

Customer Service Policy

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Customer Service, CHQ



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1. Introduction

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and also serves as an important service channel for meeting financial needs of individuals and entities.

Depositors' interest forms the focal point of the regulatory framework for banking in India. There is a widespread feeling that the banking system requires significant enhancement on customer service levels and there does exist a level of marginalization of the depositor. Therefore, there is a need to correct this trend and start a process of empowering the depositor.

Banking, by definition, means acceptance of deposits from the public for the purpose of lending and investment. Like depositors, the bank should ensure that interest of borrowing customers is also protected and dealt fairly.

Reserve Bank, as the regulator of the banking sector has been pro-actively engaged with banks in the review, examination and evaluation of customer service in banks. RBI issued Master Circular on Customer Service dated November 03, 2008. J&K Bank takes into account the RBI directives and guidelines on Customer Service contained in this circular.

This document outlines the Customer Service Policy applicable to all customer engagement channels in J&K Bank.

2. Objective

The consistent growth in Bank's business can be ensured only with an effective customer service at all levels. The quality of dispensation of customer service requires a focused engagement for a hassle free delivery. J&K Bank aims at providing good quality services in a friendly, efficient and helpful way, which implies that customers are treated with dignity, respect and courtesy in their dealing with the Bank.

The document provides the guidance on services to be rendered to the customers with uniformity and efficiency across all customer facing points of the Bank.

3. Policy for General Management of Branches

The Banks' operating systems is to be oriented towards providing consistent and quality customer service and should periodically be assessed to study its impact on

customer service. The Customer Service policy for general management of all J&K Bank branches shall include the following aspects.

- (a) Providing infrastructure facilities for bestowing particular attention to providing adequate space, proper furniture, drinking water facilities etc. with specific emphasis on services to the pensioners, senior citizens and disabled persons.
- (b) Providing entirely separate enquiry counters at large branches in addition to a regular reception counter.
- (c) Displaying indicator boards at all the counters in English, Hindi as well as in the relevant regional language.
- (d) Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages, if required by customers.
- (e) Use of English and regional languages in transacting business by banks with customers, including communications to customers.
- (f) Reviewing and improving upon the existing security system in branches so as to instil confidence amongst the employees and the public.
- (g) Wearing Identity Card by the employees displaying photo and name thereon.
- (h) Periodic change of desk and entrustment of elementary supervisory jobs.
- (i) Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points.
- (j) Visit by senior officials from controlling offices and Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- (k) Rewarding the best branches from customer service point of view by annual awards.
- (l) Customer service audit, customer surveys.
- (m) Holding customer relation programs and periodical meetings to interact with cross sections of customers for identifying action points to upgrade the customer service with customers.

(n) Clearly establishing a New Product and Services Approval Process which should require approval by the CSCB on issues which compromise the rights of the Common Person.

(o) Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

3.1 Rewarding the Branches on Customer Service:

Services and products provided by the Banks in the present competitive scenario are almost identical but it is an established fact that these can be primarily distinguished on the basis of quality of services only. Excellent customer service, as such, assume key importance since these are correlated with the growth of the organization. Good customer service creates broad customer base which means more business volumes leading to larger revenues for the organization and vice versa. Although technology has been taking big strides in banking but the policy of the Bank has always been to focus on providing highly personalized services with human touch. It is with this motive that Bank shall incentivize/ dis-incentivize the Branches on customer service to encourage employees to tone up the customer services across the Bank. The aim is also to detect the loopholes in the customer delivery channels, if any, to compete with peers.

SOP for incentivizing the Branches is placed as **Annexure** to this policy.

4. Institutional Framework for Customer Service in the Bank:

Matters relating to customer service are deliberated by the Board to ensure that the instructions are implemented meaningfully. Commitment to hassle-free service to the customers at large and the Common Person in particular under the oversight of the Board is the major responsibility of the Board.

4.1 Customer Service Committee of the Board

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered.

The CSC reviews the various customer service initiatives implemented by the bank from time to time and discuss new initiatives to enhance the customer experience.

CSC overlooks the implementation of customer service guidelines issued by the regulatory bodies from time to time and suggests changes to existing processes and polices to improve overall service levels.

CSC reviews the functioning of the Standing Committee on Customer Service and oversees the effectiveness of the grievance redressal mechanism of the Bank.

4.2 Standing Committee on Customer Service

The Bank has also constituted 'Standing Committee on Customer Service' which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The Standing Committee on Customer Service (SCCS) is headed by Executive Director & comprise of official and non-official members. The official members of the committee include CGM (O), General Managers from various departments, DGM Customer Service and Incharge Customer Service. The non-official members are nominated from the existing customers of the Bank. The representatives from Jammu, Kashmir, Ladakh & Rest of India are included in the Standing Committee on Customer Service so as to get the independent feedback about our services & products from different geographies of the country.

The committee is entrusted with the following functions.

- (i) Evaluate feedback on quality of customer service received from various quarters and also review comments/ feedback on Customer Service and implementation of commitments in the Code of Bank's Commitments to customers received from BCSBI.
- (ii) The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Branch Managers/ Zonal Heads.
- (iii) The committee would also consider unresolved complaints/ grievances referred to it by functional heads responsible for Redressal and offer their advice.
- (iv) The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.

4.3 Branch Level Customer Service Committees (CAF)

In compliance to the regulatory guidelines, all the Branch offices of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets at monthly intervals so as to receive customer feedback about the

quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

“Customer Advisory Forum” at the Branch office level shall have the following members:-

1. Branch Manager
2. Hall In charge
3. Another senior official of the Branch office, preferably Incharge Advances.
4. 15-20 selected customers of the Branch office from all categories which should include at least one pensioner.

Every Branch shall conduct CAF meetings on 15th of every month and in case 15th is a holiday or Sunday, meeting shall be held on the next working day. Notice of CAF meeting shall be prominently displayed at the Branch for information of customers and the details of CAF meeting i.e., number of customers attended, photograph of the CAF meeting and action points/ suggestions shall be uploaded on Customer Meeting Portal by 20th of every month. CAF meetings shall be held after 4:00 pm and the customers from different segments of business like CASA, Cash Credit, Pensioners, Students, GSS Customers, Female customers etc. shall be invited to the meeting. Further, in order to make CAF meetings more meaningful and effective, generation of business opportunities shall be made part of the discussion in the meetings in addition to customer complaints and awareness.

Branches shall record/enter the details of the Customer Advisory Forum meetings through “Customer Meeting Portal” which can be accessed by users through HSSO option in Finacle. The Application can also be accessed by the authorized users at Cluster Offices, Zonal Offices and Customer Service Department, CHQ for monitoring.

The Branch Manager to ensure that the suggestions made by the valuable customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Branch Manager for implementation, shall be referred to the next Higher Authority immediately.

It is mandatory on the part of the Branch Managers to draw up/ prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required.

Zonal Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance to the instructions/ directions. Moreover, Snap Inspection reports shall also record information regarding CAF

meetings conducted by the Branch office and action taken on the feedback/complaints/ suggestions made by the customers during CAF meetings.

4.4 Nodal Officer and other designated officials to handle complaints and grievances:

The Bank has designated General Manager CBO as the Chief Nodal Officer for implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling complaints/ grievances in respect of Branch offices falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on the notice board / digital signage installed at the Branches and is also displayed on Bank's web-site.

4.5 Internal Ombudsman:

Bank has appointed Internal Ombudsman who handles the complaints that have already been examined by Bank's Internal Grievance Redressal Mechanism and have been partially or wholly rejected. Such complaints are to be escalated to Internal Ombudsman within twenty days of complaint before conveying the final decision to the complainant within a period of 30 days from the receipt of complaint.

4.6 Customer Satisfaction Survey:

The Bank shall conduct customer satisfaction surveys to understand customer's perception of bank's service and to identify priority areas for improvement of customer satisfaction. The survey shall be conducted by the Bank internally every year and through external agency after every three years.

5. Board approved policies on Customer Service:

The Bank is committed to a significant, qualitative and enduring improvement in customer service. It shall constantly bring into sharp focus on review, examination and evaluation of customer service across the branch & digital network with customer centricity. The Bank's approach to develop 'Customer First Attitude' is well documented in various Board approved customer centric policies adopted by the Bank as listed below:

- Comprehensive Deposit Policy
- Cheque Collection Policy
- Customer Compensation Policy
- Customer Grievance redressal Policy
- Inoperative and Unclaimed Accounts Policy
- Safe Deposit Locker Policy

- Nomination Policy
- Customer Rights Policy

Bank shall publish updated versions of above mentioned policies by placing them prominently on Bank's website.

Customer Rights Policy, Customer Compensation Policy, Customer Protection Policy, and Customer Grievance Redressal Policy have been formulated as per the guidelines of Reserve Bank of India.

Board of Directors of the Bank in its meeting dated 29/12/2020, vide resolution No. B.R.31, directed to consolidate these policies under 'Customer Service Policy' as distinct chapters in order to reduce/ rationalize the number of policies in the Bank.

Customer Service Policy is a compendium of 5 separate policies pertaining to Customer Service in the Bank. The Policy document contains following distinct chapters:

Chapter 1: Customer Rights

Chapter 2: Customer Compensation

Chapter 3: Customer Protection

Chapter 4: Customer Grievance Redressal

Chapter 5: Framework for Door-step Banking Service

Annexure-A

S.O.P. for Rewarding the Branches on Customer Service

- The Branches will be evaluated annually for incentivization on following parameters of Customer Service:

S.No.	Parameters	Scores	Evaluation point
1.	Housekeeping	15	Concerned Zonal Office/ Cluster Office
2.	Overall Business Growth	20	Strategy & Partnership Division, CHQ
3.	Number of Complaints in the year	20	Customer Service Department, CHQ
4.	Meetings of Customer Advisory Forum	15	Customer Service Department CHQ/ Concerned Zonal Office
5.	Display of Signboards, Banking Ombudsman Scheme and Grievance Escalation Matrix. Availability of Suggestion/ Complaint Box.	10	Concerned Zonal Office/ Cluster Office
6.	Assessment of Customer Satisfaction Level	20	Concerned Zonal Office
	Total	100	

I Housekeeping:

Workplace housekeeping strengthens the brand image and enhances the environment. Apart from regular cleaning and dusting, here are some crucial elements of workplace housekeeping:

- Floor and Building Maintenance.
- Upkeep the Tools and Equipment.
- Keep the Light Fixtures Clean.
- Remove litter from Corridors and Stairways.
- Clean Storage Space.
- Waste Disposal.

Assessment of housekeeping of Branches will be carried out by concerned Cluster Office and the Branches falling directly under Zonal Office, assessment will be done by Zonal Office.

Each parameter of housekeeping will carry 2.5 marks and the Branch maintaining good housekeeping will earn a score of 15.

II Overall Business Growth:

This includes Business growth viz a viz targets for major business segments like Deposits, Advances, Profit, NPA position, Recoveries, CASA ratio, Sale of third party products, Percentage of Digital Transactions, Closure of Audit reports etc.

Data regarding ranking of Branches will be provided by Strategy & Planning Division. This parameter carries maximum score of 20.

III Number of Complaints:

Branches with no complaint during a financial year will earn a total score of 20, whereas each complaint, whether written, telephonic or through email will carry a negative score of 2. Hence a Branch witnessing 10 or more complaints in the assessment year shall get zero score in this parameter.

The analysis on this parameter will be carried out by Customer Service Department CHQ.

IV Meetings of Customer Advisory Forum:

This parameter will carry a score of 15 points. Each monthly Customer Advisory Forum meeting held by the Branch will earn a score of 1 point. Periodicity of CAF meetings held by the Branches will be verified by Customer Service department, CHQ from the data and minutes of meeting submitted by the Branches. There will be 3 points for qualitative aspects of the meetings conducted.

The analysis on this parameter will be done by Customer Service CHQ and concerned Zonal Office.

V Display of Signboards, Banking Ombudsman Scheme and Grievance Escalation Matrix. Availability of Suggestion/ Complaint Box:

Every Branch is required to install signboards providing guidance to the customers & Suggestion/ Complaint Box. Display interest rates as well as products and services offered by the Bank, Reserve Bank Integrated Ombudsman Scheme and code of Bank's commitment to customers on the main notice board (where Digital Signage Set-up is not installed). Inputs in this regard shall be provided by S&C Department and other Inspecting teams visiting the Branches to conduct various Audits/ Inspections. This shall be communicated to the concerned through appropriate communication.

Compliance to these mandatory guidelines will earn the Branch a score of 10 points and assignment of score shall be as per information displayed by the Branch for customer convenience/ regulatory requirement.

VI Assessment of Customer Satisfaction Level (Through Questionnaire):

Questionnaire on 20 points has been framed with focus on a few key areas of service which will capture positive or negative experience of a customer in these key areas. A sample of 5 customers will be selected randomly for customer satisfaction survey through this questionnaire from each Branch. Average number of points scored among the 5 respondents shall be the score assignable to the Branch.

This parameter shall carry maximum score of 20. Assessment shall be done by concerned Zonal Office.

2. Evaluation of Rated Scores.

Based on aforementioned parameters on Customer Service, the Branches shall be rated into following 5 categories based on the overall score earned out of total 100 points:

Category No.	Score	Category Name
I	96-100	Outstanding
II	91-95	Excellent
III	81-90	Very Good
IV	75-80	Good
V	Below 75	Poor

3. Felicitation:

i) Top Branch in the “**Outstanding**” category in **each district** of J&K and Ladakh UTs and the Branches falling under Cluster Offices/ Zonal Offices in the rest of India will be felicitated by issuing mementos & letter of appreciation by MD & CEO. The appreciation letter will be kept in the service record of those Branch Managers.

ii) The names of all Branches, which fall under “**Outstanding**” and “**Excellent**” category, will be displayed on Bank’s intranet.

iii) Branches which score below 75 points on the prescribed parameters will be rated as “**Poor**”. Such Branches shall invite Management’s displeasure and their names will be displayed on Bank’s Intranet. Besides Management will issue displeasure letter to Branch Managers which will be made part of their service record.

Chapter 1:

Customer Rights

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I. Introduction

The Customer Rights Policy protects basic rights of the Customers of the Bank. The policy brings out the rights of the customer and also the responsibilities of the Bank. The policy sets minimum standards of banking practices, bank has to follow while dealing with individual customers. It provides protection to customers and explains how bank is expected to deal with customers in its day-to-day operations. The policy does not replace or supersede regulatory or supervisory instructions of the Reserve Bank of India (RBI) and the bank shall comply with such instructions/directions issued by RBI from time to time. The bank will endeavour to adopt higher standards of banking practices to extend better customer service and achieve higher levels of customer satisfaction. The policy applies to all products and services provided by the bank.

II. Objective:

The policy aims to create a fair and conducive environment for its customers in obtaining satisfactory customer services through various banking channels.

1. Right to Fair Treatment

Both the customer and the financial services provider have a right to be treated with courtesy. The customer should not be unfairly discriminated on grounds such as gender, age, religion, caste, and physical ability when offering and delivering financial products.

In pursuance of the above Right -

- i. Bank promises that it will act courteously, fairly and reasonably in all dealings with customers.
- ii. Bank promises to promote good and fair banking practices by setting minimum standards in its dealings with customers.
- iii. Bank will increase transparency so that customer can have a better understanding of what they can reasonably expect from bank.
- iv. Bank will make sure that its documents and procedures are clear and not misleading and that customers are given clear information about the products and services.

- v. When customers have chosen an account or service, the bank will give them clear information about how it works, the terms and conditions and the information about applicable interest rates.
- vi. Bank will help customers to use their account or services by sending regular statements on demand/ request and will keep customers informed about changes in the interest rates, charges or terms and conditions.
- vii. Bank will not discriminate unfairly against any customer on grounds such as gender, age, religion, caste and physical ability. However, the bank has certain special products and schemes which are specifically designed for members of a target market group, which would not tantamount to unfair practice.

While it shall be the endeavour of the bank to provide their customers with hassle free and fair treatment, Bank would expect its customers to:

- i. Behave courteously and honestly with the Bank.
- ii. Approach the available internal resolution/grievance redressal mechanism and after exhausting the remedies under banks internal grievance mechanism approach alternate fora.

2. Right to Transparency, Fair and Honest Dealing

The financial services provider should make every effort to ensure that the contracts or agreements it frames are transparent, easily understood by, and well communicated to the common person. The product's price, the associated risks, the terms, and conditions that govern use over the product's life cycle and the responsibilities of the customer and financial service provider, should be clearly disclosed. The customer should not be subject to unfair business or marketing practices, coercive contractual terms, or misleading representations. Over the course of their relationship, the financial services provider cannot threaten the customer with physical harm, exert undue influence, or engage in blatant harassment.

In pursuance of the above Right -

- i. Bank will ensure that the customers are provided terms and conditions in respect of product in simple language, easily understandable, and with sufficient information so that the customer reasonably makes an appropriate choice of product.

- ii. The key risks associated with the product as well as any features that may especially disadvantage the customer will be made known to him/her. Most Important Terms and Conditions (MITC) shall be clearly brought to the notice of the customer while offering the product.
- iii. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- iv. Special efforts will be made to educate the customers in the use of technology in banking. Bank will make use of Print & Electronic media for this purpose.
- v. Bank will display the charges schedule on website and copy of same shall also be made available at every Branch office. The charges schedule shall also be made available on notice board/ digital signage at the Branch offices.
- vi. Bank will advise the customer at the time of selling the product of the rights and obligations embedded in law or regulation, as well as the need to report any critical incident that they encounter, suspect or discover.
- vii. Bank will provide advice consistent with the interests of the customer, if the bank is engaged by the customer for this purpose.
- viii. Bank will not terminate a customer relationship without giving reasonable or contractual prior notice to the customer.
- ix. Bank will assist the customer in managing their financial relationship by providing regular account statements and other related information, as and when demanded.
- x. Bank will ensure that all marketing and promotional material sent to the customer is clear and not misleading to the target customer.
- xi. Bank will not threaten the customer with physical harm, exert influence that is outside normal and reasonable business practice, or engage in behaviour that would reasonably be construed as unwarranted harassment.
- xii. Bank will display the policies on Deposits, Cheque Collection, Grievance Redressal, Compensation & Collection of Dues and Security Repossession on website.

- xiii. Bank will make every effort to ensure that staff dealing in a particular product is properly trained to provide relevant information to customers fully, correctly and honestly.
- xiv. Bank will inform the customer of any change in the terms and conditions through a letter or statement of account or SMS.
- xv. Bank will communicate to the customer any changes in the terms and conditions, fees, service charges, discontinuation of particular products, relocation of service provider offices, changes in working hours, change in telephone numbers etc.

3. Right to Suitability

The products offered should be appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding.

In pursuance of the above Right,

- i. Bank will offer products appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding.
- ii. Bank will ensure that products offered to customer are assessed suitably and approved by the Management, Board or any other Competent Authority of the Bank.
- iii. Bank will ensure that the product or service sold or offered is appropriate to the customers' needs and not inappropriate to the customers' financial standing and understanding based on the assessment made by it.
- iv. Bank will sell third party products only if it is authorized to do so.
- v. Bank will not follow any restrictive practices of forcing a customer to either opt for any third party products from a specific service provider or link sale of such products to any banking product.

- vi. Bank will ensure that the products being sold or service being offered, including third party products are in accordance with extant rules and regulations.
- vii. Bank will ensure to inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by bank to enable them to determine the suitability of the product to the customer.
- viii. Bank will examine the structure of fees /service charges /penalties to ensure that they are reasonable.

4. Right to Privacy

Customer's personal information should be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.

In pursuance of the above Right -

Bank will treat all personal information of customers as private and confidential (even when the customer is no longer banking with our bank) and shall be guided by the following principles and policies.

- I. Bank will not reveal information or data relating to customer accounts whether provided by customer or otherwise, to anyone, including other companies /entities in our group, other than in the following exceptional cases:
 - a. If bank has to give the information by law or if required by the banking regulator.
 - b. If the bank has to give the information required by Investigating Agency, Police, Court, Income Tax Department or any other State/Central Statutory Authority.
 - c. If there is a duty towards the public to reveal the information.
 - d. If interests of the bank requires to give the information, for example, to prevent fraud.

- e. If customer authorizes the bank to reveal the information.
 - f. If bank is asked to give a reference about customer, bank will ensure to obtain the customer's written permission.
- II. Bank will not use personal information of customer for marketing purpose by anyone including ourselves unless the customer has specifically authorized it.

5. Right to Grievance Redressal and Compensation

The customer has a right to hold the financial services provider accountable for the products offered and to have a clear and easy way to have any valid grievance redressed. The provider should also facilitate redressal of grievances stemming from its sale of third-party products. The financial services provider must communicate its policy for compensating mistakes, lapses in conduct, as well as non-performance or delays in performance, whether caused by the provider or otherwise. The policy must lay out the rights and duties of the customer when such events occur.

In pursuance of the above Right, bank will -

- i) deal sympathetically and expeditiously with all things that go wrong;
- ii) correct mistakes promptly;
- iii) cancel any charge that has been applied wrongly and by mistake;

The Bank will also -

- i) Place in public domain its Customer Grievance Redressal Policy, including the grievance redressal procedure available for the customer;
- ii) Place in public domain the compensation policy for delays / lapses in conducting / settling customer transactions within the stipulated time and in accordance with the agreed terms of contract;
- iii) Ensure to have a robust and responsive grievance redressal procedure and clearly indicate the grievance resolution authority who shall be approached by the customer;
- iv) Make grievance redressal mechanism easily accessible to customers;
- v) Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome;

- vi) Display name, address and contact details of the Grievance Redressal Authority / Nodal Officer on the website. The time limit for resolution of complaints will also be clearly displayed / accessible on the website;
- vii) Inform the complainant of the option to escalate his complaint to Reserve Bank Integrated Banking Ombudsman if the complaint is not redressed within the pre-set time;
- viii) Place in public domain, information about Banking Ombudsman Scheme;
- ix) Display at customer contact points the contact details of Reserve Bank Integrated Ombudsman.

Further, the Bank will -

- i) Acknowledge all formal complaints immediately and work to resolve it within a reasonable period, not exceeding 30 days (including the time for escalation and examination of the complaint by the Internal Ombudsman). The 30 days' period will be reckoned after all the necessary information sought from the customer is received. However, complaints relating to Point of Sales (POS) / Card Not Present (CNP) transactions, Master Card / VISA complaints will be dealt with, within the period prescribed, including pre-arbitration claims, as per the guidelines of Master Card / VISA / Ru-Pay.
- ii) Provide aggrieved customers with the details of the Reserve Bank Integrated Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a dispute, or with the outcome of a dispute handling process.

However, the Bank shall not be liable to compensate customers for delayed credit (normal Banking transaction) if some unforeseen event including but not limited to civil commotion, sabotage, General strike, accident, fire, natural disasters or other "Acts of God", war, damage to the Bank's facilities or of its correspondent Bank(s), absence of the usual means of communication or all types of transportation, etc beyond the control of the bank that prevents it from performing its obligations within the specified service delivery parameters.

Chapter 2:

Customer Compensation

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I. Introduction

Technological progress in payment and settlement systems and the qualitative changes in operational systems and processes that have been undertaken by various players in the market have enabled market forces of competition to come into play to improve efficiencies in providing better service to the users of the system. It will be the bank's endeavour to offer services to its customers with best possible utilization of its technology infrastructure. This Compensation policy of the bank is therefore, designed to cover areas relating to unauthorized debiting of account, payment of interest to customers for delayed collection of cheques/instruments, payment of cheques after acknowledgement of stop payment instructions, remittances within India, foreign exchange services, lending, etc. The policy is based on principles of transparency and fairness in the treatment of customers.

The objective of this policy is to establish a system whereby the bank compensates the customer for any financial loss he/she might incur due to deficiency in service on the part of the bank or any act of omission or commission directly attributable to the bank. By ensuring that the customer is compensated without having to ask for it, the bank expects instances when the customer has to approach Banking Ombudsman or any other Forum for redressal to come down significantly.

It is reiterated that the policy covers only compensation for financial losses which customers might incur due to deficiency in the services offered by the bank which can be measured directly and as such the commitments under this policy are without prejudice to any right the bank will have in defending its position before any forum duly constituted to adjudicate banker-customer disputes.

II. Objective:

The policy aims to create a fair and conducive environment for its customers in obtaining satisfactory customer services through the various banking channels.

1. Unauthorised / Erroneous Debit:

If the bank has raised an unauthorised/erroneous direct debit to an account, the entry will be reversed immediately on being informed of the erroneous debit, after verifying the position. In the event the unauthorised/erroneous debit has resulted in a financial loss to the customer by way of reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the bank in a loan account, the bank will compensate the customer for such loss.

In case verification of the entry reported to be erroneous by the customer does not involve a third party, the bank shall arrange to complete the process of verification within a maximum period of 7 working days from the date of reporting of erroneous debit. In case, the verification involves a third party, the bank shall complete the verification process within a maximum period of one month from the date of reporting of erroneous transaction by the customer.

An erroneous debit arising on account of fraudulent or other transactions may have the following three scenarios:

- (i) The bank/ branch is convinced that an irregularity/ fraud has been committed by its staff towards any constituent.
- (ii) The bank/ branch is at fault.
- (iii) Neither the bank/ branch nor the customer is at fault, but the fault lies elsewhere in the system.

In all the above three scenarios if the erroneous/ fraudulent debit has resulted in a financial loss to the customer by way of reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the bank in a loan account, the bank will compensate the customer to the extent of such loss.

2. ECS direct debits/other debits to accounts:

The bank undertakes to carry out direct debit/ ECS debit instructions of customers in time, provided the customer has sufficient funds in the account to meet such debits. In the event the bank fails to meet such commitments, the customer will be compensated to the extent of direct financial loss or payment of additional interest to the Bank in a loan account or any charges levied for reason of balance falling below the minimum balance requirement or any charges levied for return of cheques due to shortfall in balance.

The bank would debit the customer's account with service charges applicable as per the schedule of charges notified by the bank. In the event the bank levies any charge in violation of the arrangement, the bank will reverse the charges when pointed out by the customer subject to scrutiny of agreed terms and conditions.

3. Credit Cards:

Where it is established that the bank had issued and activated a credit card without consent of the recipient, bank would not only reverse the charges immediately but also pay a penalty without demur to the recipient amounting to twice the value of charges reversed as per regulatory guidelines in this regard.

Transactions reported as erroneous by customers in respect of credit card operations, which require reference to a merchant establishment, will be handled as per rules laid down in this regard.

4. Payment of Cheques after Stop Payment Instructions:

In case a cheque is paid after the Bank had acknowledged stop payment instructions, the bank shall reverse the transaction and give value-dated credit to protect the interest of the customer. Such debits will be reversed within 2 working days of the customer intimating the transaction to the bank.

5. Foreign Exchange Services:

The Bank would not compensate the customer for delays in collection of cheques designated in foreign currencies sent to foreign countries, as the bank would not be able to ensure timely credit from overseas banks. It is the bank's experience that time for collection of instruments drawn on banks in foreign countries differ from country to country and even within a country, from place to place. The time norms for return of instruments cleared provisionally also vary from country to country. Bank however, would consider upfront credit against such instrument by purchasing the cheque/instrument, provided the Bank is satisfied with the credit worthiness of the party/ beneficiary and the conduct of the account has been satisfactory in the past. For Nostro credits with unclear beneficiary particulars, the Bank will seek a clarification from the remitting/ correspondent bank. If the proceeds are not applied (due to unclear/ insufficient beneficiary details) within seven days, the same shall be repatriated to the remitting bank on the following working day, without any liability on the part of the Bank. However, the bank will compensate the customer for undue delays in affording credit once proceeds are credited to the Nostro Account of the bank with its correspondent. Such compensation will be given for delays beyond one week of the credit received in the Nostro Account after taking into account normal cooling period stipulated.

The compensation for such delays will be worked out as follows:

- a) Interest for the delay in crediting proceeds as indicated in the collection policy of the bank.
- b) Compensation for any loss on account of adverse movement in foreign exchange rates.

6. Payment of Interest for delayed Collection of Outstation Cheques:

As part of the compensation policy of the bank, the bank will pay interest to its customer on the amount of collection instruments in case there is delay in giving credit beyond the time period specified in banks cheque collection policy. Such

interest shall be paid without any demand from customers in all types of accounts. There shall be no distinction between instruments drawn on the bank's own branches or on other banks for the purpose of payment of interest on delayed collection.

Interest for delayed collection shall be paid at the following rates:

- a) Savings Bank rate for the period of delay beyond 7/10/14 days as the case may be in collection of outstation cheques.
- b) Where the delay is beyond 14 days interest will be paid at the rate applicable for term deposit for the corresponding respective period or Saving Bank rate, whichever is higher.
- c) In case of extraordinary delay, i.e. delays exceeding 90 days interest will be paid at the rate of 2% above the corresponding Term Deposit rate.
- d) In the event the proceeds of cheque under collection was to be credited to an overdraft/loan account of the customer, interest will be paid at the rate applicable to the loan account. For extraordinary delays, interest will be paid at the rate of 2% above the rate applicable to the loan account.

7. Compensation for loss of instrument in Transit:

The bank's compensation policy for financial loss suffered by the customers due to loss of instrument after it has been handed over to the bank for collection by the customer would also be as indicated in our collection policy. The same is extracted below for information:

8.1 Cheques / Instruments lost in transit / in clearing process or at paying bank's branch:

In the event a cheque or an instrument accepted for collection is lost in transit or in the clearing process or at the paying bank's branch, the bank shall immediately on coming to know of the loss, bring the same to the notice of the account holder so that the account holder can inform the drawer to record stop payment and also take care that cheques, if any, issued by him / her are not dishonoured due to non-credit of the amount of the lost cheques / instruments. The bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque.

In line with the compensation policy of the bank, the bank will compensate the account holder in respect of instruments lost in transit in the following way:

- a) In case intimation regarding loss of instrument is conveyed to the customer beyond the time limit stipulated for collection (7/10/14 days as the case may be), interest will be paid for the period exceeding the stipulated collection period at the rates specified above.

- b) In addition, bank will pay interest on the amount of the cheque for a further period of 15 days at Savings Bank rate to provide for likely further delay in obtaining duplicate cheque/instrument and collection thereof.
- c) The bank would also compensate the customer for any reasonable charges he/she incurs in getting duplicate cheque/instrument upon production of receipt, in the event the instrument is to be obtained from a bank/ institution that would charge a fee for issue of duplicate instrument.

8. Issue of Duplicate Draft and Compensation for delays:

Duplicate draft will be issued within a fortnight from the receipt of such request from the purchaser thereof. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of Corresponding period will be paid as compensation to the customer for such delay.

9. Violation of the Code by banks agent:

In the event of receipt of any complaint from the customer that the bank's representative / courier or DSA has engaged in any improper conduct or acted in violation of the Code of Bank's Commitment to Customers which the bank has adopted voluntarily, bank shall take appropriate steps to investigate the matter and endeavour to communicate the findings to the customer within 7 working days from the date of receipt of complaint and wherever justified, compensate the customer for financial loss, if any, as contemplated under this policy.

10. Transaction of "at par instruments" of Co-operative Banks by Commercial Banks:

The bank will not honour cheques drawn on current accounts maintained by other banks with it unless arrangements are made for funding cheques issued. However if the terms of the agreement explicitly provide for such arrangements and the Bank has returned the instrument in contravention to the agreement, the Bank shall compensate the customer to the extent of actual loss suffered. In all other cases, the issuing bank should be responsible to compensate the cheque holder for non-payment/delayed payment of cheques in the absence of adequate funding arrangement.

11. Lenders' liability; Commitments to borrowers:

The bank has adopted the principles of lenders' liability. In terms of the guidelines for lenders' liability, and the Code of Bank's Commitment to Customers adopted by the bank, the bank would return to the borrowers all the securities/documents/title

deeds to mortgaged property within 15 days of repayment of all dues agreed to or contracted. The bank will compensate the borrower for monetary loss suffered, if any due to delay in return of the same. In the event of loss of title deeds to mortgaged property at the hands of the Bank, the case shall be assigned to S, C & Audit Department for investigation & the compensation to be paid to the borrower shall be decided by Staff Accountability Committee.

11.1 Compensation for delay in release of Movable / Immovable Property Documents on Repayment/ Settlement of Personal Loans

In case of delay in releasing of original movable / immovable property documents or failing to file charge satisfaction form with relevant registry beyond 30 days after full repayment/ settlement of loan, the Bank shall communicate to the borrower reasons for such delay. In case where the delay is attributable to the Bank, it shall compensate the borrower at the rate of ₹5,000/- for each day of delay. In case of loss/damage to original movable / immovable property documents, either in part or in full, the Bank shall assist the borrower in obtaining duplicate/certified copies of the movable / immovable property documents and shall bear the associated costs, in addition to paying compensation as indicated above. However, in such cases, an additional time of 30 days will be available to the Bank to complete this procedure and the delayed period penalty will be calculated thereafter (i.e., after a total period of 60 days). The compensation provided under these directions shall be without prejudice to the rights of a borrower to get any other compensation as per any applicable law.

12. Force Majeure:

The bank shall not be liable to compensate customers for delayed credit if some unforeseen event (including but not limited to civil commotion, sabotage, general strike, accident, fires, natural disasters or other “Acts of God”, war, damage to the bank’s facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

13. ATM Failure:

The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after the expiry of TAT to the aggrieved customer. This compensation shall be credited to the customer’s account automatically without any claim from the

customer on the same day when bank affords the credit for the failed ATM transaction.

14. Insurance Products:

Bank is a corporate agent for solicitation and servicing of Insurance products of our Insurance partners. For any deficiency in service, Bank will assist customers to raise their grievances with the tie-up partners.

For any deficiency in services at Bank level raised by the customer, the issue will be examined by the Bank and if the lapse on the part of the Bank is confirmed (like mis-selling etc), customer will be compensated as the provisions of policy.

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Chapter 3:

Customer Protection

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Glossary - Definitions of Some Important Abbreviations Covered in Policy

Abbreviation	Definition
ATM	Automated Teller Machine used for cash withdrawal through Credit and Debit Cards
POS	Point of Sales Terminal installed at Merchant Establishments/shops for through Plastic Cards
CP	Card Present Transactions that require use of physical card at ATM POS
CNP	Card Not present Transactions that do not require physical use of card like transactions carried on internet (e-com transactions)
PPI	Prepaid Payment instruments (PPI) like pre-paid and gift cards.
PCI-DSS	Payment Card Industry Data Security Standards , certification required for card personalization, card data storing and processing
ISO	International Organization for Standardization
VAPT	Vulnerability Assessment and Penetration Testing for ensuring system and data security.
e-FRM	Electronic Fraud Management , a tool used for timely detection of fraud
PIN	Personal Identification Number, used as password for carrying transactions at ATM
CVV	Card verification Value, 3 digit secret code mentioned at the backside of card and used for performing e-com transactions
OTP	One time Password, received on registered mobiles for finalizing a transaction.
3D-Secure Code	Secondary level password generated by customers for online transactions

1. Introduction

The Banking industry has seen huge transformation from paper based payment system to electronic payment system and usage of different variants of plastic cards through three major delivery channels viz ATM, POS and online (E-com) has increased manifold in recent times. Moreover, with the introduction of new payment E-channels like E-banking, Mobile Banking, UPI, IMPS, IPG, BBPS, AEPS, NEFT and RTGS the variety of choices has increased for customers to perform the transactions in an electronic mode.

With the increased thrust on financial inclusion and customer protection and considering the surge in customer grievances relating to unauthorized transactions resulting in debits to customers' accounts, the criteria for determining the customer liability in these circumstances had been reviewed by RBI and they had advised revised directions vide their circular DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06-July-2017.

Adhering to RBI guidelines on customer protection, JK Bank is committed to provide a secured environment to its customers for using electronic / digital mode of payments and has taken a number of fraud prevention / mitigation measures in this regard.

2. Objective

The policy has been framed in line with RBI guidelines to cover the following aspects:

- a) Customer's liability in cases of unauthorized electronic Banking transactions occurring due to third party breach / customer negligence/ Deficiencies on part of the Bank.
- b) Customer compensation due to unauthorized electronic Banking transaction(s) within defined timelines.
- c) Customer protection by evolving the Banking system to provide secured environment for customers to use electronic mode for carrying transactions and creating a proper mechanism for customer awareness on the risks and responsibilities involved in electronic banking transactions.

3. Scope

- i) To cover the risks arising out of unauthorized debits to customer accounts owing to customer negligence / bank negligence / banking system frauds / third party breaches, banks need to clearly define the rights and obligations of customers in case of unauthorized transactions in specified scenarios.
- ii) To cover aspects of customer protection, including the mechanism of creating customer awareness on the risks and responsibilities involved in electronic banking transactions and customer liability in such cases of unauthorized electronic banking transactions.
- iii) To be transparent, non-discriminatory and shall stipulate the mechanism of compensating the customers for the unauthorized electronic banking transactions and also prescribe the timelines for effecting such compensation.

4. Strengthening of systems and procedures

The electronic / digital transactions are broadly divided into two categories.

- i) Remote/online payment transactions (transactions that do not require physical payment instruments to be presented at the point of transactions e.g. internet banking, mobile banking, UPI, IMPS and card not present(CNP) transactions, Pre-paid Payment Instruments (PPI), and
- ii) Face-to-face/ proximity payment transactions (transactions which require the physical payment instrument such as a card or mobile phone to be present at the point of transaction e.g. ATM, POS, etc.)

The systems and procedures in the bank shall be designed to make customers feel safe about carrying out electronic banking transactions. To achieve this, Bank shall put in place:

- i. Appropriate systems and procedures to ensure safety and security of electronic banking transactions carried out by customers;
- ii. Robust and dynamic fraud detection and prevention mechanism;
- iii. Mechanism to assess the risks (for example, gaps in the bank's existing systems) resulting from unauthorized transactions and measure the liabilities arising out of such events;

iv. Appropriate measures to mitigate the risks and protect themselves against the liabilities arising therefrom; and

v) A system of continually and repeatedly advising customers on how to protect themselves from electronic banking and payments related fraud.

In this regard to promote safe digital transactions among the general public, bank shall reiterate below appended instructions through Print / Electronic / Social media:

- a) Register your mobile number and email with the bank to get instant alerts;
- b) Not to share with anyone Card (Debit / Credit / Prepaid) details ;
- c) Not to share password, PIN, OTP , CVV, UPI-PIN etc.;
- d) Not to download any application on your mobile device to operate remotely on the instructions of caller.
- e) To avoid undertaking banking or other financial transactions through public , open or free WiFi-networks;
- f) Not to store important banking data on mobile, e-mail, electronic wallet or purse. Customer may remember that bank never ask for details such as password, PIN, OTP, CVV number ;
- g) Change your online banking password / PIN, Block your Debit / Credit / Pre-paid Card immediately, if it is lost or stolen.

Further, following internal initiatives shall be taken as part of customer awareness program;

- i) This Policy Guideline on Customer Protection shall be published on Banks website and linked with already existing Citizen Charter.
- ii) Branch offices shall be advised to designate a helpdesk at their respective places to guide / educate the customers about various risks and responsibilities involved in digital transactions.
- iii) Corporate Communication Dept. shall arrange displaying posters based on do's and don'ts as per above mentioned instructions at v(a to f).

5. Liability of a customer

Customer Liability in case of unauthorized electronic banking transactions shall be determined as under:

a) Zero Liability of a customer

A customer's entitlement to zero liability shall arise where the unauthorized transaction occurs due to following:

- i) Contributory fraud/ negligence/ deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
- ii) Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding the unauthorized transaction.

b) Limited Liability of a Customer

A customer shall be liable for the loss occurring due to unauthorized transactions in following cases:

- i) Where the loss is due to negligence by a customer, such as where he has shared the payment credentials viz user IDs, Password / 3D Secure Code, PIN, OTP (one time password), Card Number, Expiry Date, CVV number, Date of Birth etc. The customer will bear the entire loss until he reports the unauthorized transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.
- ii) A customer will be liable for the loss occurring due to unauthorized transactions in cases where the responsibility for the authorized electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay of **four to seven working days** after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction. The per transaction liability of the customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower;

Table 1

Type of Account	Maximum liability of Customer (Rs.)
Basic Saving Bank Deposit (BSBD) Accounts	5,000
All other SB accounts Pre-paid Payment Instruments and Gift Cards Current/ Cash Credit / Overdraft Accounts of Current Accounts / Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence	10,000

of fraud) / limit up to Rs.25 Lacs	
Credit cards with limit up to Rs.5 Lacs	
All other Current / Cash Credit / Overdraft Accounts Credit cards with limit above Rs.5 Lacs	25,000

c) Complete Liability of a Customer

In cases where the responsibility of unauthorized electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when there is a delay on part of customer in reporting to the Bank beyond **seven working days**, the customer would be completely liable for all such transactions in line with current Policy guidelines and as per directions of RBI vide circular no. DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06-July-2017.

For determining the customer liability, the number of working days shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

6. Reversal Guidelines and Timeline for Zero Liability / Limited Liability of customer

a) On being notified by the customer, the bank through its Payment & Settlement Department shall give shadow credit (meaning customer will not be able to use the funds by way of shadow credit till the dispute is resolved in favor of the customer) , the amount involved in the unauthorized electronic transaction to the customer's account within 10 working days from the date of such notification by the customer (without waiting for settlement of insurance claim, if any or otherwise). The credit shall be value dated to be as of the date of the unauthorized transaction.

b) Payment & Settlement Department shall ensure that complaint is resolved and liability of the customer, if any, is established usually within 45 days, but not exceeding 90 days from the date of receipt of the complaint and the customer is compensated wherever warranted as per relevant provisions of this document. Further, on case to case basis Bank may at their discretion decide to waive off any customer liability in case of unauthorized electronic banking transactions even in cases of customer negligence.

c) Where the Bank through its authorized department is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the compensation as prescribed shall be paid to the customer, with value dated interest/charges recalculations also.

d) Payment and Settlement Department after settling the reported fraud case and before releasing the shadow credit in favor of the customer, shall ask for indemnity bond from the customer, as per pre-defined format available with the department. The indemnity bond shall require the Card Holder to UNDERTAKE AND AGREE to INDEMNIFY the Bank and keep it indemnified against all claims, demands, proceedings, losses, damages, charges and expenses which bank may suffer or in consequence of BANK having agreed to pay/or paying CARD HOLDER, the said sum, as reported fraud, in case the investigations of the Law Enforcement Agency came to the Conclusion /establish that the transactions were not fraudulent , or were made on account of any lapse/negligence/Convenience on part of the Card Holder.

7. Reporting and Monitoring

a) TMC shall put in place a mechanism for the reporting of the customer liability cases to Audit Committee of Board (ACB) on quarterly basis. ACB shall analyse the individual cases / incidents and take necessary measures wherever required for curbing/controlling the frauds. However, before report is submitted to ACB, the same shall be reviewed by Standing Committee on Customer Service (SCCS) and Banks' internal auditors and the report to ACB shall include a confirmation to the effect that unauthorised report has been reviewed by SCCS and Banks' internal auditors.

b) The reporting shall, *inter alia*, include volume/ number of cases and the aggregate value involved and distribution across various categories of cases viz., card present transactions like Credit and Debit Card transactions on ATM and card not present transactions like internet banking, mobile banking, UPI, IMPS, NEFT or RTGS.

8. Other Roles and Responsibilities of the Bank:

a) Bank shall ask their customers to mandatorily register for SMS alerts and wherever available register for e-mail alerts, for electronic banking transactions.

b) The burden / responsibility of proving customer liability in case of unauthorized electronic banking transactions shall lie on the bank.

c) The SMS alerts shall mandatorily be sent to the customers, while email alerts

may be sent, wherever email ID is registered with Bank.

d) The customers must be advised to notify the bank of any unauthorized electronic banking transaction at the earliest after the occurrence of such transaction and informed that the longer the time taken to notify the bank, the higher will be the risk of loss.

e) To facilitate this, bank shall provide customers through Contact Centre with 24x7 access through multiple channels (at a minimum, via phone banking, e-mail, a dedicated toll-free helpline, reporting to home branch, etc.) for reporting unauthorized transactions that have taken place and / or loss or theft of payment instrument such as card, etc.

f) Bank shall not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank.

g) On receipt of report of an unauthorized transaction from the customer, bank shall immediately hot mark / block transactions in the account through electronic channels or will totally debit freeze the account as per the nature of fraud with the consent of customer. The transaction through ATM shall be allowed only after new / fresh debit card is issued to the customer.

h) Ongoing customer education and freezing of formats for various SMS alerts regarding safety and security of electronic transactions shall be the responsibility of bank through Corporate Communication department, Transaction Monitoring Cell (TMC), Information Security department and Digital & Alternate Channel department.

i) Bank shall provide the details of their policy in regard to customers' liability formulated in pursuance of these directions at the time of opening the accounts.

j) Banks shall also display their approved policy in public domain for wider dissemination. The existing customers shall also be individually informed about the bank's policy.

k) On receipt of report of an unauthorized transaction from the customer, bank shall take immediate steps to prevent further unauthorized transactions in the account.

i) Bank shall provide a grievance redressal link for lodging the grievances with specific option to report unauthorized transaction in the home page of the Bank's website and provide an alternate standard number on which dispute may immediately be logged through a short SMS such as "YES/NO". The loss / fraud reporting system shall also ensure that immediate response (including auto response)

is sent to the customers acknowledging the complaint along with the registered complaint number. The communication systems used by banks to send alerts and receive their responses thereto must record the time and date of delivery of the message and receipt of customer's response, if any, to them. This shall be important in determining the extent of a customer's liability. All the directions from RBI in this regard shall be implemented from time to time.

a. Obligations of Customer:

- a) Customer shall mandatory register his/her valid mobile number with the Bank for availing SMS alert service and shall update his / her contact details as and when same are changed. Further, customer shall inform bank with new number in case existing mobile number on which SMS alert service has been subscribed is not having national roaming.
- b) For the purpose of investigation, customer shall immediately surrender the card at Issuing or any other nearest branch of the Bank in case of fraud on card present transaction and also provide the customer dispute form in the prescribed format.
- c) Customer shall also lodge FIR with police authorities and forward the copy of same to the Bank.
- d) Customer shall provide any other relevant documents which would help Bank's investigation Team for the completion of investigation process and shall also provide all assistance to the Bank Team as and when required.
- e) Customer shall ensure confidentiality of sensitive card / account details viz user IDs, Passwords, Card Number, Card Expiry Date ,PIN, CVV, OTP/3D Secure Code and shall never share the same with any known or unknown persons / entities, including bank staff.
- f) Customer shall take all other necessary preventive measures, communicated from the Bank through SMS Alerts, emails, Print / electronic Media, social media and through other public awareness campaigns for safeguarding various electronic devices/Cards from the intrusion of external hands/hackers.

10. Delegation of Powers and Reversal Process

- i) The Delegation of Power Structure of various Financial and Non-Financial activities followed by Payment & Settlement Department was approved by Board vide B.R No. 30 in its meeting dated 13-07-2022.

In alignment with the recent organizational structure and introduction of Chief General Manager (CGM) in the organizational hierarchy, the Delegation of Powers (DoP) for the Payment & Settlement Department is proposed for revision as under:

Scope of Powers					
1.	For all Digital Channels (UPI/IMPS/NFS/MC/AEPS/BBPS etc). <ul style="list-style-type: none"> • Payment of Customer Compensation on account of chargeback / Deemed Accepted Chargebacks / Pre-arbitration / Arbitration which bank has to accept under some unforeseen circumstances where operational loss is to be booked for all Digital Channels • Reversal of disputed transaction of customer's account or compliance to advisory issued by Banking Ombudsman on any reported Fraudulent Transaction(s) in line with Customer Protection Policy Guidelines of Bank / RBI where operational loss is to be booked. • Reversal/waiver of revised or additional Interchanges. • Approval for initiating / recovery of customer dispute amount where staff / vendor involvement is established. 				
	Existing Amount Slabs	Existing Delegation	Proposed Amount Slabs	Proposed Delegation	Rationale
a)	From Rs.7.50 Lacs and Above	Committee headed by MD & CEO	Above 10 Lacs	Committee headed by MD & CEO Committee members 1) ED 2) CGM (O) 3) GM (CBO)	The digital transaction limit has been enhanced by NPCI from Rs. 1 Lac to Rs. 5 Lacs per transaction and from Rs. 5 Lacs to Rs. 10 Lacs per day during the last 3 years. Besides the number of transactions through digital mode has increased exponentially during the said period.
b)	From Rs.2.00 Lacs to less than Rs.7.50 Lacs	Committee headed by ED	From Rs.5 Lacs up to Rs 10 Lacs	Committee headed by ED Committee members 1) CGM (O) 2) GM (CBO) 3) DGM (CBO)	The digital transaction limit has been enhanced by NPCI from Rs. 1 Lac to Rs. 5 Lacs per transaction and from Rs. 5 Lacs to Rs. 10 Lacs per day during the last 3 years. Besides the number of transactions through digital mode has increased exponentially during the said period.
c)			From Rs. 2.00 Lacs up to Rs 5.00 Lacs	Committee headed by CGM (O) Committee members 1) GM (CBO)	New slab introduced due to change in the hierarchy.

				2) DGM (CBO) 3) DGM (IT)	
d)	<i>Less than Rs.2.00 Lacs</i>	Committee headed by Vertical Head	<i>Less than Rs.2.00 Lacs (No change)</i>	Committee headed by Vertical Head Committee members 1) DGM (CBO) 2) DGM (IT) 3) AGM (CBO)	The digital transaction limit has been enhanced by NPCI from Rs. 1 Lac to Rs. 5 Lacs per transaction and from Rs. 5 Lacs to Rs. 10 Lacs per day during the last 3 years. Besides the number of transactions through digital mode has increased exponentially during the said period.
			Existing Delegation	Proposed Delegation	
2.	Compliance to ATR of ACB or Board or any other Committee of Board		MD & CEO	CGM (O)	ATR of ACB or Board or any other Committee of Board is proposed to be approved by CGM(O)
3.	Approval for incorporation of revised NPCI / Regulatory guidelines such as limit enhancement / changes, etc.		Vertical Head	Vertical Head	No change
4.	Approval for incorporation of charges on account of chargeback on MasterCard / NFS transactions		Committee headed by Vertical Head	Committee headed by Vertical Head Committee members 1) DGM (CBO) 2) DGM (IT) 3) AGM (CBO)	No change
5.	Conducting of Workshops / Awareness Programs		Vertical Head	Vertical Head	No change
6.	Circulars				
a)	Powers for approval		Vertical Head	Vertical Head	No change
b)	Issuance		DGM	DGM	No change
7.	Reversal of Interchange charges as per regulatory guidelines / Govt. directions which		DGM	DGM	No change

	has already been approved by competent authority			
8.	Rejecting of customer complaints on account of fraudulent ATM or Online transaction after obtaining comments of Internal Ombudsman.	Departmental In charge	Departmental In charge	No change
9.	Rejecting of complaints on account of non-dispense of cash for ONUS Transactions after obtaining comments of Internal Ombudsman	Departmental In charge	Departmental In charge	No change
10.	Rejecting of chargebacks on account of non-dispense of cash for Issuer transactions after obtaining comments of Internal Ombudsman	Departmental In charge	Departmental In charge	No change
11.	Rejecting the UPI/IMPS transaction(s) reported as fraud after obtaining comments of Internal Ombudsman	Departmental In charge	Departmental In charge	No change
12.	Rejecting the customer disputes for failed UPI/IMPS transactions after obtaining comments of Internal Ombudsman	Departmental In charge	Departmental In charge	No change
13.	Releasing of payments to merchant(s) on account of POS transactions kept on hold due to FRM alerts after obtaining comments of Internal Ombudsman	Departmental In charge	Departmental In charge	No change
14.	Reversal of Inward NEFT/RTGS transaction(s) as per our banks SOP which are reported by other bank(s) or investigation agencies or regulator as fraud or wrongly/inadvertently	Concerned Branch upto Rs 5.00 Lacs. In cases the amount is greater than Rs 5.00 lacs, concurrence for reversal	Concerned Branch	No change

	credited in beneficiary account of JK bank.	to be sought from P&S Deptt.		
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“If any position or role holding delegated powers is vacant, the powers shall automatically be transferred to next higher authority in the reporting hierarchy until the position is filled”

Formulation of Quorum: Minimum of any three members including Head of Committee.

- ii) The following steps shall be taken by Payment & Settlement Department while reversing the disputed transaction to customer’s account:
 - a) The transaction shall be reversed (shadow reversal) by debit to Suspense account within 10 days from the date of notification by the customer (without waiting for settlement of insurance claim, or otherwise if any). The credit shall be value dated to be as of the date of the unauthorized transaction.
 - b) The claim shall be lodged with Insurance Company within 10 days from the date of receipt of customer complaint regarding unauthorized electronic transaction in case of availability of Cyber Insurance Policy.
 - c) In case insurance cover is not available and Bank has created an internal Corpus Fund for settling of customer claims, the transaction shall be reimbursed by debit to such Corpus Fund.
 - d) However, in case there is no insurance cover nor any corpus fund has been created by the bank, then transaction amount shall be reimbursed by debit to Operation Loss account, after seeking approval from concerned approving authorities as per delegation of powers mentioned above.
- iii) The suspense if any raised shall be washed off within 45 days by following way:
 - a) Suspense shall be adjusted by the proceeds received from Insurance Company in terms of Cyber Insurance Policy.
 - b) In case Cyber Insurance Policy is not available or there is no insurance coverage / Internal Fund i.e., Corpus Fund available against specific type of Fraud Incident, the suspense be adjusted by debit to Operational Loss Account after due diligence but within 90 days.

Chapter 4:

Customer Grievance Redressal

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I. Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction more is the business and the bonding with the customer.

II. Objectives:

Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance Redressal follows the under noted principles/objectives:-

- Customers be treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate their complaints / grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business, if handled otherwise.

The Bank employees must work in good faith and without prejudice to the interests of the customer. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

The customer complaint arises due to:

- a. The attitudinal aspects in dealing with customers
- b. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Reserve Bank Integrated Ombudsman with his complaint or other legal avenues available for grievance Redressal.

1. Definition of Query, Complaint and Representation:

The Bank will clearly differentiate between Queries, Complaints and Representations so that customer issues are logged accurately.

1.1 Query: Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring / checking / cross checking/ status before the expiry of specified turnaround time (TAT) for service / deliverables come within the scope of query.

1.2 Complaint: A Complaint is:

- a) A grievance/ protest/ grumble;
- b) Customer disputing about services / products / processes;
- c) An error committed at Branch office level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services.
- d) Any Query not responded within turnaround time.

1.3 Representation: A Representation is a request made by a person or a group of persons asking for some relaxations while availing services from the Bank.

Illustrative examples:

S.No	QUERY	COMPLAINT	REPRESENTATION
1	Any doubt / enquiry / request (e.g. deliverables, services, waivers)	Non collection or inordinate delay in the collection of cheques, drafts, bills etc.	Waiver of Interest in a loan account.
2	Customer enquiring / checking cross checking / status before the expiry of	Delay in remittance / transfer of funds/ operation of accounts	Waver of minimum balance charges.

	specified TAT for service/ deliverables		
3	Non-receipt of Credit / Debit card / PIN (within TAT) / statement (1st time)	Delay in opening of accounts / furnishing of statement of accounts or delay in completion of pass book	Reduction of Interest rates while sanctioning loans.
4	Query on application status (Within TAT)	Difficulties experienced in issuance of duplicate drafts	Waiver of NEFT / RTGS / DD / PO charges
5	Query on Pension disbursement, TDS on Pension, Submission of Pension documents, Pension revisions.	Cash not dispensed / less cash dispensed from ATM etc	

2. Grievance Matrix: The grievance escalation matrix of the Bank shall be as follows:-

i. Level I: Branch Head/ Incharge Team/Department

The complaint registered by the customer against any Branch or Office through CSRTS Portal shall be received by the Branch/Team/Department in the said Application. An email alert along with Ticket ID shall be generated and sent to the concerned BM/ Incharge Department or Team. Auto- acknowledgement will also be sent to the customer through email/SMS.

Branch Manager/Incharge Team/Department with will assign the complaint to the staff working under him/her for processing. After examining the response, Branch Manager/Incharge Team/Department shall either accept or reject the complaint and submit it to Zonal Head/DGM of concerned Department who has been designated as Level II.

The complaints received directly by the Branches from the customers shall be uploaded in CSRTS Portal and processed through the said Application as per work flow mentioned above.

TAT for resolution of Grievance at Level I: 05 days.

ii. Level II: Cluster Head / DGM Team/Department

The complaint processed at Level I (Branch) shall be routed to the concerned Cluster Head (Level II) who shall examine the customer complaint and the action taken at Level I (Branch). The complaints **accepted** at Level I (Branch) shall be disposed-off by the concerned Cluster Head (Level II) by giving the verdict as '**Accepted**'. The accepted complaint shall get closed at this level and same shall be conveyed to the customer through SMS/email along with closure remarks as recorded by the concerned Cluster Head. In case of rejection of complaint, the concerned Cluster Head shall provide his remarks/reason and the complaint shall get auto-escalated to Level III (General Manager-CBO).

The complaint processed at Level I (Department) shall be routed to the concerned Incharge who shall examine the customer complaint and the action taken at Level I (Department). The complaints **accepted** at Level I (Department) shall be disposed-off by the concerned Incharge by giving the verdict as '**Accepted**'. The accepted complaints shall get closed at this level and the same shall be conveyed to the customer through SMS/email along with closure remarks as recorded by the concerned departmental Incharge. In case of rejection of complaint, the concerned Incharge shall provide his remarks/reason and submit it to Level II (concerned Deputy General Manager) who shall provide his remarks/reason and the complaint shall get auto-escalated to Level III (General Manager-CBO).

TAT for resolution of Grievance at Level II: 05 days.

iii. Level III: General Manager (CBO)

All partially or wholly rejected complaints shall be escalated to General Manager (CBO) CHQ through CSRTS Portal. After analysis and following proper SOP, if the resolution of the complaint given by Level II is upheld, the complaint shall be escalated to Internal Ombudsman for review. In case the decision given by Level II is overturned, the complaint shall be redirected to Level II for closure and conveying the decision to the complainant.

TAT for disposal of Grievance at Level III: 05 days.

iv. Level IV: Internal Ombudsman:

All Partially or wholly rejected complaints shall be escalated to Internal Ombudsman through CSRTS Portal for review. In case the Internal Ombudsman overturns the decision of the Bank, SOP for acceptance or disagreement of the decision of Internal Ombudsman shall be followed. In case Internal Ombudsman upholds the decision of

the Bank, the complaint will be redirected to Level II for closure and conveying the decision to the customer. Besides, following message will be sent to the customer:

“The complaint has been examined by the Internal Ombudsman and for the reasons stated in the reply, the decision of the Bank has been upheld. In case you are not satisfied, you may approach the Reserve Bank-Integrated Ombudsman online at <https://cms.rbi.org.in> or through physical mode to the Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 within one year of receipt of the decision.”

TAT for disposal of Grievance at Level IV: 10 days.

Other Sources of Grievances: Apart from direct grievances from customers, grievances received through various regulatory bodies including Reserve Bank of India, Reserve Bank- Integrated Ombudsman, Government of India & Consumer Helpline shall be handled centrally by Customer Service, CHQ.

Mode of response: Bank shall ensure that the mode of response is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

3. Internal Machinery to handle Customer complaints/ grievances

3.1 Internal procedures: -

- i. If customer wants to make a complaint, we will tell him how to do this and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- ii. We have installed ‘complaint box’ at every Branch where customers can drop their complaints / feedback.
- iii. Customers can also email their complaint(s) / feedback at jkbcustomercare@jkbmail.com or can use our website www.jkb.bank.in for sending their complaints / feedback. Bank shall provide them a complaint reference number and keep them informed of the progress within a reasonable period of time. Customers can also lodge complaint over phone on [0194-2481999](tel:0194-2481999).
- iv. For any queries, customer can contact on Bank’s Toll Free Number [1800-890-2122](tel:1800-890-2122).
- v. On receiving the complaint, we will send written acknowledgement to the customer.
- vi. We will send customer our final response within thirty days and will inform him that if he is not satisfied, he can approach Reserve Bank- Integrated Ombudsman (RBIO).

4. Reserve Bank- Integrated Ombudsman:

If the complaints are not resolved within 30 days or in case the customer is not satisfied with the service or redressal provided by the bank, he can also approach the Reserve Bank- Integrated Ombudsman (RBIO). Complaints can be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

5. Internal Ombudsman Scheme:

5.1 Definitions

- i. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them as below:
 - a. "Bank" means a 'banking company', a 'corresponding new bank' and 'State Bank of India' as defined in Section 5 of the Banking Regulation Act, 1949 (Act 10 of 1949) that are included in the Second Schedule of the Reserve Bank of India Act, 1934 (Act 2 of 1934), but does not include a bank in resolution or winding up or under directions or any other bank as specified by the Reserve Bank;
 - b. "Banking Outlet" is a fixed-point service delivery unit, manned by either bank's staff or its business correspondent where services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money are provided for a minimum of four hours per day for at least five days a week;
 - c. "Competent Authority" means Executive Director In-charge of customer service for banks, Executive Director / Managing Director / Chief Executive Officer for Non-Banking Financial Companies, Managing Director / Chief Executive Officer for Non-bank System Participants, and Managing Director / Chief Executive Officer for Credit Information Companies;
 - d. "Complaint" means a representation in writing or through other modes alleging deficiency in service on the part of the Bank and seeking relief thereon;
 - e. "Credit Information Company (CIC)" means a company as defined in the Companies Act, 2013 (18 of 2013) and has been granted a certificate of registration under sub-section (2) of section 5 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005);
 - f. "Deficiency in service" means a shortcoming or an inadequacy in any service, which the Bank is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer;
 - g. "Deputy Internal Ombudsman" means any person appointed under clause 6 of these Directions;
 - h. "Internal Ombudsman" means any person appointed under clause 5 of these Directions;

- i. “Non-Banking Financial Company (NBFC)” means an NBFC as defined in Section 45-I (f) of the Reserve Bank of India Act, 1934 and registered with the Reserve Bank; but does not include a standalone Primary Dealer, Core Investment Company, an Infrastructure Debt Fund-Non-Banking Financial Company (IDF-NBFC), a Non-Banking Financial Company - Infrastructure Finance Company (NBFC-IFC), NBFC- Account Aggregator, NBFC under Corporate Insolvency Resolution Process, NBFC in liquidation and / or winding up, or under directions of Reserve Bank of India or any other NBFC specified by the Reserve Bank;
 - j. “Non-bank System Participant (NBSP)” means any person other than a bank participating in a payment system as defined under Section 2 of the Payment and Settlement Systems Act, 2007 including a ‘System Provider’¹¹;
 - k. “Payment System” means a system that enables payment to be effected between a payer and a beneficiary, involving clearing, payment or settlement service or all of them, but does not include a stock exchange;
 - l. “Bank (RE)” means a bank or an NBFC or an NBSP or a CIC as defined in these Directions, or any other entity as may be specified by the Reserve Bank from time to time;
 - m. “Related Party” shall include related party as defined in sub-clause 76 of section 2 of the Companies Act, 2013 and related party as per the applicable accounting standards.
- ii. All other expressions, unless defined herein, shall have the same meaning as assigned to them under the Banking Regulation Act, 1949, the Reserve Bank of India Act, 1934, the Payment and Settlement Systems Act, 2007, the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Rules, 2006, the Credit Information Companies Regulations, 2006, or the [Reserve Bank - Integrated Ombudsman Scheme \(RB-IOS\), 2021](#) or regulations, directions and guidelines issued by the Reserve Bank of India.

5.2 Applicability

These Master Directions of RBI on Internal Ombudsman Scheme-2023 shall apply to the Banks having 10 or more banking outlets in India, whether such Bank is incorporated in India or outside India;

5.3 Appointment of Internal Ombudsman

- i. The Bank shall appoint the Internal Ombudsman after satisfying themselves that the following prerequisites are fulfilled for the appointment of Internal Ombudsman:
 - a. The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills

¹ System provider means and includes a person who operates an authorised payment system as defined under Section 2 of the payment and settlement systems act, 2007

- and experience of minimum seven years of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection;
- b. The Internal Ombudsman shall previously not have been employed, nor presently be employed, by the Bank or the Bank's related parties.
- ii. The Internal Ombudsman shall not be over 70 years of age before the completion of the tenure.
 - iii. The Bank may appoint more than one Internal Ombudsman depending on the volume of complaints received by them to ensure continuity of operations during the absence of the Internal Ombudsman. While appointing additional Internal Ombudsman, the Bank shall consider the need for diversity of experience of the incumbents to deal with different types of cases. In such cases, the Bank may clearly define the jurisdiction of each Internal Ombudsman.

5.4 Appointment of Deputy Internal Ombudsman

- i The Bank may appoint one or more Deputy Internal Ombudsman depending on the volume of complaints received by them, who would assist the Internal Ombudsman in the quality disposal of the complaints.
- ii The Deputy Internal Ombudsman shall either be a retired or serving officer, not below the rank of Deputy General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum five years of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection.
- iii The Deputy Internal Ombudsman shall not be over 70 years of age before the completion of the tenure.
- iv The Deputy Internal Ombudsman shall functionally report to the Internal Ombudsman, who will be the final authority / decision-making authority while dealing with the complaints. In the temporary absence of the Internal Ombudsman, not exceeding a period of 15 working days, the Deputy Internal Ombudsman may function as the Internal Ombudsman for the limited purpose of reviewing the rejected complaints. Prior information shall be provided to Consumer Education and Protection Department, Central Office, Reserve Bank of India (iocepd@rbi.org.in) in case of temporary absence of the Internal Ombudsman exceeding 15 working days, advising inter-alia, details of alternate arrangements being put in place. However, such temporary absence should not exceed 30 days.

5.5 Tenure of Internal Ombudsman / Deputy Internal Ombudsman

- i The appointment of the Internal Ombudsman / Deputy Internal Ombudsman in the Bank is of a contractual nature. The tenure of the Internal Ombudsman / Deputy Internal Ombudsman in the Bank shall be a fixed term of not less than three years, but not exceeding five years.

- ii The Internal Ombudsman / Deputy Internal Ombudsman shall not be eligible for reappointment or for extension of term in the same Bank. The tenure of the Internal Ombudsman / Deputy Internal Ombudsman shall be indicated in the appointment letter.
- iii The Internal Ombudsman / Deputy Internal Ombudsman cannot be removed before the completion of his / her contracted term without the explicit approval of the Reserve Bank of India. In case the vacancy arises on account of reasons beyond the control of the Bank (such as death, resignation, incapacitation, terminal illness, etc.), the Bank shall inform Reserve Bank of India within 10 working days from the date of such vacancy. The Bank shall appoint a new Internal Ombudsman / Deputy Internal Ombudsman as per eligibility criteria specified under clause 5 and clause 6 of these Directions within three months from the date of vacancy and submit a report within 5 working days from the date of appointment of the new Internal Ombudsman / Deputy Internal Ombudsman as per para 15 of these Directions.
- iv The Principal Nodal Officer or the Nodal Officer, liaising with the offices of the RBI Ombudsman, shall not act as Internal Ombudsman / Deputy Internal Ombudsman or vice versa, even during the temporary absence of either.
- v The Bank shall ensure that the post of the Internal Ombudsman does not remain vacant at any point of time.
- vi The Bank shall undertake the process of fresh appointment well in advance to fill the vacancy before the expiry of the tenure of the incumbent Internal Ombudsman and ensure that there is a minimum overlap of at least one month between the time of demitting of office of the outgoing Internal Ombudsman and the incoming Internal Ombudsman. The Bank shall undertake the process of fresh appointment at least three months before the expiry of the term of the incumbent Internal Ombudsman.

5.6 Administrative Oversight

The Internal Ombudsman shall report to the Competent Authority, as defined under clause 1(i)(c) of the Directions, of the Bank administratively, and to the Board of Bank functionally.

5.7 Secretariat and Cost of the office of Internal Ombudsman

- i. The Bank shall depute such number of its officers or other staff to the office of the Internal Ombudsman as is considered necessary for the smooth functioning of the offices of the Internal Ombudsman. All other requisite office infrastructure, including information technology support shall be made available to the office of the Internal Ombudsman to enable the Internal Ombudsman discharge his / her responsibilities effectively and efficiently.
- ii. Customer Service Committee / Consumer Protection Committee of the Board of the Bank shall determine the structure of emoluments, facilities and benefits accorded to the Internal Ombudsman / Deputy Internal Ombudsman, which should be appropriate keeping in view the stature and position of the Internal Ombudsman / Deputy Internal Ombudsman being at the apex of the

grievance redress mechanism of the Bank as also the need to attract experienced persons with requisite expertise. These emoluments, facilities and benefits accorded to the Internal Ombudsman / Deputy Internal Ombudsman, once determined, shall not be changed during the tenure of Internal Ombudsman / Deputy Internal Ombudsman.

- iii. The office of the Internal Ombudsman shall preferably be placed in the Head Office or Corporate Office of the Bank.

5.8 Internal Audit

- i The Bank shall conduct an internal audit of the implementation of these Directions on a yearly basis. The internal audit of the Bank shall cover the implementation and compliance with these Directions inter-alia, including:
 - a. The adequacy of the infrastructure (space, IT infrastructure, human resources, etc.) provided to the office of Internal Ombudsman and whether it is in line with the volume of complaints and the stated position of the Internal Ombudsman at the apex of the grievance redress mechanism;
 - b. Implementation of auto-escalation of the partly or wholly rejected complaints to the Internal Ombudsman within 20 days and adherence with various timelines indicated in these Directions.
 - c. Actions by the Internal Ombudsman with regard to analysis of complaints, reports submitted to RBI and the Bank, efforts made by Internal Ombudsman for review and quality disposal of the rejected complaints, support provided by the Bank towards raising awareness about types of grievances, and developing uniformity of approach in handling of complaints across the Bank as also the support provided to the Internal Ombudsman for redress of the complaints;
 - d. Adherence with various timelines indicated in these Directions.
- ii The scope of the internal audit shall exclude any assessment of the correctness of decisions taken by the Internal Ombudsman.

5.9 Role and Responsibilities of Internal Ombudsman

- i. The Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the Bank but have been partly or wholly rejected by the Bank.
- ii. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman:
 - a. Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the Bank;
 - b. References in the nature of suggestions and commercial decisions of Bank. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman;

- c. Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the Bank;
 - d. Complaints which have been decided by or are already pending in other fora such as the Consumer Disputes Redressal Commission, courts, etc.;
 - e. Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.
 - f. The Bank shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the Bank.
- iii Complaints that are outside the purview of these Directions shall be immediately referred back to the Bank by the Internal Ombudsman.
- iv The Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the Bank. The Internal Ombudsman shall examine the complaints based on records available with the Bank, including any documents submitted by the complainant and comments or clarifications furnished by the Bank to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents from the complainant, through the Bank. The Internal Ombudsman must record a “reasoned decision” in each case.
- v The Internal Ombudsman may hold meetings with the concerned functionaries of the Bank and seek any record / document available with the Bank that are necessary for examining the complaint and reviewing the decision. The Bank shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.
- vi The Internal Ombudsman shall, on a quarterly basis, analyse the pattern of all complaints received against the Bank, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the Bank for policy intervention, if so warranted.
- vii The Internal Ombudsman shall not represent the Bank in legal cases before any court or fora or authority.
- viii In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.

5.10 Board Oversight

- i The Internal Ombudsman shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Committee of the Board handling customer service and protection, preferably at quarterly intervals, but not less than half yearly intervals. Regulated entities shall put in place a system for discussion of cases, in which the decision of the Internal Ombudsman has

been rejected by the Bank, by the Customer Service Committee / Consumer Protection Committee of the Board of the Bank. The rejection of the decision taken by the Internal Ombudsman shall be done with the approval of the Competent Authority as defined under clause 1(i)(c) of these Directions.

- ii The Audit Committee of the Board of the Bank can refer to the Internal Ombudsman, matters in respect of cases mentioned at Clause 11(2)(a) of these Directions.
- iii The Internal Ombudsman shall be designated as an ex-officio member or a permanent invitee to the meetings of the Committee of the Board of Bank handling customer service and protection.

5.11 Procedure for Complaint Redress by Internal Ombudsman

- i The Bank shall formulate a Standard Operating Procedure (SOP) approved by the Committee of the Board handling Customer Service and Protection and establish a fully automated Complaints Management Software wherein all complaints that are partly or wholly rejected by the Bank's internal grievance redress mechanism are auto-escalated to the Internal Ombudsman within 20 days of receipt, for a final decision.
- ii The Internal Ombudsman and Bank shall ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the Bank.
- iii The Bank shall provide read-only access to their Complaint Management Software so that all complaints are accessible to the Internal Ombudsman who shall follow up cases of delayed escalation with the concerned department in the Bank. The Bank shall also provide access to the Internal Ombudsman in its Complaint Management Software, for adding his / her decisions on complaints escalated to the Internal Ombudsman.
- iv The Internal Ombudsman shall also have 'read-only' access to the Reserve Bank's Complaints Management System to enable the Internal Ombudsman to keep track of (i) the cases forwarded by the RBI Ombudsman to the Bank, (ii) decisions of the RBI Ombudsman thereon, and (iii) where applicable, the decision of the Appellate Authority, under the Reserve Bank - Integrated Ombudsman Scheme. Once the Internal Ombudsman has joined the Bank, the Bank shall seek read-only access for the Internal Ombudsman from the Consumer Education and Protection Department of the Reserve Bank.
- v The Bank shall furnish all records / documents sought by the Internal Ombudsman to enable him / her to redress / resolve customer grievances expeditiously.
- vi The decision of Internal Ombudsman shall be binding on the Bank, except in cases where the Bank has obtained approval for disagreeing with such decision as stated in sub-clause (8) below.
- vii Where the Internal Ombudsman upholds the decision of the Bank to reject or partly reject the complaint, the reply to the complainant should explicitly state the fact that the complaint has been examined by the Internal Ombudsman and for the reasons stated in the reply, the decision of the Bank has been upheld.

- viii Where the Internal Ombudsman overrules the decision of the Bank to reject or partly reject the complaint, the Bank can disagree with the decision of the Internal Ombudsman only with the approval of the Competent Authority as defined in Clause 1(i)(c) of these Directions. In such cases, the reply to the complainant shall explicitly state the fact that the complaint was examined by the Internal Ombudsman and the decision of the Bank was overruled by the Internal Ombudsman in favour of the complainant; however, the Bank, with the approval of the Competent Authority, has disagreed with the decision of the Internal Ombudsman. Such decision must be communicated to the complainant within 7 days of communication of the decision of the Internal Ombudsman on the case to the Bank. All such cases shall be subsequently reviewed on a quarterly basis by the Customer Service Committee of the Board or the Board of the Bank as indicated under clause 12(1) of these Directions.
- ix For complaints that are fully or partly rejected even after examination by the Internal Ombudsman, the Bank shall necessarily advise the complainant, as part of the reply, that he/she can approach the RBI Ombudsman for redress (excluding complaints against regulated entities not covered under the RB-IOS, 2021) along with complete details of the complaint. The Bank in its reply shall mention physical address of the Centralised Receipt and Processing Centre², as well as the address of Reserve Bank's Complaint Management System portal for online filing of customer complaints (<https://cms.rbi.org.in>).
- x The decision of the Internal Ombudsman shall be mandatorily included in the information submitted by the Bank to the RBI Ombudsman, while furnishing documents related to the complaints received in the Office of the RBI Ombudsman.
- xi In cases where the complainant has approached the RBI Ombudsman before the Internal Ombudsman has examined the complaint, the Bank should obtain the views of Internal Ombudsman and include the Internal Ombudsman's views in its submissions to the RBI Ombudsman.
- xii The Bank shall use the analysis of complaints handled by Internal Ombudsman in their training programmes / conferences to raise awareness about the pattern of complaints including the root causes, remedial measures, etc., among the frontline staff, in order to evolve consistency in handling of complaints. The Internal Ombudsman may also be involved for such trainings, where necessary.
- xiii While assessing the performance of the Internal Ombudsman, in addition to the level of pendency and work done by the Internal Ombudsman towards developing uniformity across the Bank in the redress of complaints, the Bank shall also analyse the number of cases where there is substantive difference between the decisions of the Internal Ombudsman vis-à-vis those given by the RBI Ombudsman subsequently.
- xiv The Bank shall widely disseminate the guidelines / instructions regarding these Directions among their staff while communicating the appointment of

² Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh-160017

Internal Ombudsman in the organization (all branches and administrative offices).

- XV The Bank shall not provide the contact details of the Internal Ombudsman in the public domain as the Internal Ombudsman shall not handle complaints received directly from the customers.

5.12 Supervisory Oversight

- i The areas relating to customer service and customer grievance redress, as well as the implementation of these Directions, shall be a part of the risk assessment and supervisory review undertaken by the Department of Supervision of the Reserve Bank in case the Bank is a bank, NBFC and CIC and the Department of Payment and Settlement Systems of the Reserve Bank in case the Bank is an NBSP.
- ii Consumer Education and Protection Department of the Reserve Bank may review the cases where the decision of the Internal Ombudsman has not been accepted by the Bank and the aggrieved complainant approaches the RBI Ombudsman, for assessing the effectiveness of the internal grievance redress mechanism of the Bank and initiating corrective actions as it may deem fit.

5.13 Reporting to Reserve Bank

- i. The Bank shall put in place a system of periodic reporting of information to Consumer Education and Protection Department, Central Office, Reserve Bank of India, on a quarterly and annual basis as per formats provided in the [Annexure](#). These reports shall be submitted on or before the **10th day of the month** following the quarter/year for which they are due.
- ii. The Bank shall, within five working days of appointment of the Internal Ombudsman or Deputy Internal Ombudsman, furnish the details of the official so appointed to the Consumer Education and Protection Department, Central Office, Reserve Bank of India (iocepd@rbi.org.in) in the following format:

1.	Name of the Internal Ombudsman / Deputy Internal Ombudsman	
2.	Details of the last positions held/ organization names	
3.	Date of Appointment	
4.	Term (in years)	
5.	Brief professional profile, including previous exposure to financial services highlighting those that make them eligible for appointment	
6.	Contact details (telephone, email, address)	

Annexure 1**Report to Consumer Education and Protection Department (CEPD), Reserve Bank of India**

Office of Internal Ombudsman.
 Name of Regulated Entity (RE):
 Report for Quarter ended:

Part A: Quarterly Reporting**Table I- Information pertaining to Internal Grievance Redress (IGR)**

Number of Complaints Received by Regulated Entity during the quarter	Number of Complaints processed by the Regulated Entity during the quarter	Number of Complaints under (B) that are Rejected (Partly or Wholly) by RE	Number of Complaints falling under the domain of IO under (C)	Number of Complaints referred by the RE to the IO
(A)	(B)	(C)	(D)	(E)

Reasons for difference between (D) and (E)- case-wise

Table II- Information pertaining to Alternate Grievance Redress (AGR)

Number of times RBIO/AA sought IO comments	Number of cases not referred to IO earlier but referred to IO after information sought by RBIO/AA	Number of times AA had advised the Regulated Entity to refer the decision of the AA to the Board/ IO	Number of Root Cause Analysis (RCA) put up by the Office of the IO to the Board	Number of suggestions of the IO accepted by the Board
(A)	(B)	(C)	(D)	(E)

- a. Major findings from RCA
- b. Details of suggestions made by the IO and accepted by the Board

Table III- Subjective Assessment

Details of analysis and inputs on the pattern of:

- (i) Complaints received against the RE, such as entity wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, any other.

Top 3 Products against complaints were received:

Product Name	Number of complaints received	RCA done (Yes/No)

Top 3 Consumer groups from where complaints were received:

Consumer group Name	Number of complaints received	RCA done (Yes/No)

Top 3 Geographical locations from where complaints were received:

Consumer group Name	Number of complaints received	RCA done (Yes/No)

Part-B: Annual Reporting (For all regulated entities)

Report for year ended _____

Table - I

Number of complaints referred by the RE to the IO during the year	Number of complaints Closed by IO	Number of complaints where decision of the RE was not upheld by the IO	Number of complaints wherein the decision of the IO was rejected*	Number of decisions of the IO implemented by the RE	Number of IO decisions yet to be implemented by bank			
					1 Month	2 Month	3 Month	More than 3 Months

*To be rejected only with prior approval of the Competent Authority

Table - II

Number of complaints that should have been referred by the regulated entity to the IO during the year (as per the Directions)	Number of complaints under (A) referred by the regulated entity to the IO during the year	Out of Number of complaints under A, Number of complaints not referred to IO within twenty days	Number of complaints where the complainants were not responded to within one month of the date of filing the complaint
(A)	(B)	(C)	(D)

Major reasons that complaints are not referred to the IO:

- 1.
- 2.

6. Customer Service Committee of the Board

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered. The sub-committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub-committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service. Further, detail of complaints with its analysis is placed before Customer Service Committee of the Board on quarterly basis.

7. Standing Committee on Customer Service

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee is headed by Executive Director & comprise of official and non-official members. The official members of the committee include CGM (O), General Managers from various departments, DGM Customer Service and Incharge Customer Service. The non-official members are nominated from the existing customers of the Bank. The representatives from Jammu, Kashmir, Ladakh & Rest of India are included in the Standing Committee on Customer Service so as to get the independent feedback about our services & products from different geographies of the country. The committee is entrusted with the following functions.

- i Evaluate feedback on quality of customer service received from various quarters and also review comments/feedback on Customer Service.
- ii The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Branch Managers/ Zonal Heads.
- iii The committee would also consider unresolved complaints/grievances referred to it by functional heads responsible for Redressal and offer their advice.
- iv The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

8. Nodal Officer and other designated officials to handle complaints and grievances

The Bank has designated General Manager, CBO as the Chief Nodal Officer who will be responsible for the implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling

complaints/ grievances in respect of Branch offices falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards as well as digital signages in the Branches and offices and is also available on our Bank's web-site www.jkb.bank.in.

9. Resolution of Grievances

9.1 Grievances related to attitudinal aspects:

- a) Such complaints shall be handled courteously, sympathetically and above all swiftly.
- b) Misbehaviour/ rude behaviour with customers shall be treated at Zero Tolerance Level and immediate action be taken. Bank, under no circumstances shall tolerate misbehaviour of any degree by our staff members.
- c) To keep the complaints related to misbehaviour/ rude behaviour at a Zero Tolerance Level, stern action / disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.
- d) All such complaints shall be closed after proper investigation / analysis of CCTV Footage.

9.2 Grievances relating to transactions / operations:

Primarily, the Branch is responsible for the resolution of complaints / Grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the Grievance is resolved to the customer's satisfaction and if he / she is not satisfied, then to provide him / her with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Zonal Office for guidance / resolution. Similarly, if Zonal office finds that they are not able to solve the problem, such cases may be referred to Corporate Headquarters.

9.3 Grievances related to Digital Transactions:

In respect of Digital banking / Electronic banking transactions done by the customers, they may lodge their service requests / query / complaints by contacting their home Branch or calling on toll free number 18008902122 for redressal of their issues / complaints.

If the complaints are partly or wholly rejected at any level, the same are escalated to Internal Ombudsman.

10. Customer Service Request Tracking System (CSRTS):

Bank has adopted the centralized 'Customer Service Request Tracking System' which provides a secure and centralized platform for receiving complaints and then

tracking and storing all subsequent documentation pertaining to investigation and correction of the problem. The system makes the search and retrieval of complaints and related data easy. One important feature of module is that the acknowledgement goes to customer on the registered Email ID & mobile number as soon his request/ communication is registered in the system and a unique reference ID is generated and conveyed to the customer for future reference. The system also has MIS option and can be used to get details and current status of the complaints/ Service Requests on the basis of various criteria such as:

- i Date Range i.e. Complaints/ Service Requests raised between two dates.
- ii Complaints/ Service Requests raised to/ by all or particular Zone/ Department for a date range.
- iii Complaint/ Service Request received under all/ particular Source/ particular category/ particular sub-category.

With this the Bank not only ensures that all the issues are recorded and resolved but also ensure effective monitoring / escalation mechanism to the senior functionary in case of grievance not resolved within defined timelines.

11. Interaction with customers

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank.

In compliance to the regulatory guidelines, all the Branch offices of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets at monthly intervals so as to receive customer feedback about the quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

11.1 Executive's Visit to Rest of India.

The Executives (Executive Director(s)/ General Managers) to accommodate in their schedule at least one meeting at the Branch office whenever they visit a Zone in Rest of India. Every Zone to hold at least one such meeting per quarter and every Executive to have at least one such visit/meeting to his credit during the quarter.

11.2 Executive's Visit within the Union Territories of J&K and Ladakh

- i Executive Director(s) /General Manager(s) to make surprise visits to anyone of the Branch offices in a month as per their convenience.
- ii Executive Director(s)/ General Manager(s) to preside over in one of the 'Customer Meets' mandatorily to be organized by each Zone per quarter.

The thrust area of such visits will be ‘Customer Service and Satisfaction’ besides overall functioning and business of the Zone/Branch.

“Customer Advisory Forum” at the Branch office level shall have the following members:-

- Branch Manager
- Hall In charge
- Another senior official of the Branch office, preferably Incharge Advances.
- 15-20 selected customers of the Branch office from all categories which should include at least one pensioner.

Every Branch shall conduct CAF meetings on 15th of every month and in case 15th is a holiday or Sunday, meeting shall be held on the next working day. Notice of CAF meeting shall be prominently displayed at the Branch for information of customers and the details of CAF meeting i.e., number of customers attended, photograph of the CAF meeting and action points/ suggestions shall be uploaded on Customer Meeting Portal by 20th of every month. CAF meetings shall be held after 4:00 pm and the customers from different segments of business like CASA, Cash Credit, Pensioners, Students, GSS Customers, Female customers etc. shall be invited to the meeting. Further, in order to make CAF meetings more meaningful and effective, generation of business opportunities shall be made part of the discussion in the meetings in addition to customer complaints and awareness.

The Branch Manager shall ensure that the suggestions made by the customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Manager, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Branch Manager for implementation, shall be referred to the next Higher Authority immediately.

Branches shall record/enter the details of the Customer Advisory Forum meetings through “Customer Meeting Portal” which can be accessed by users through HSSO option in Finacle. The Application can also be accessed by the authorized users at Cluster Offices, Zonal Offices and Customer Service Department, CHQ for monitoring.

12. Sensitizing operating staff on handling complaints

It shall be the endeavour of the Bank to train staff for handling customer complaints and provide time bound redressal of customer grievances to the best satisfaction of

the customers as bank's policy and regulatory guidelines. Zonal Nodal Officers shall give feedback on training needs of staff to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the staff on Customer Service, handling of complaints and proper customer grievance redressal.

13. BCSBI

As per the directions of RBI, Banking Codes and Standards Board of India (BCSBI) has stopped its operations. Therefore, customers may approach the Bank for redressal of any grievance and in case of non-redressal of complaints, approach Reserve Bank-Integrated Ombudsman by following the procedure.

14. Disclosure

The policy shall be available on Bank's Intranet Homepage under policies section as well as on Bank's Website for the information of Customers in compliance to RBI's Master Circular on Customer Services.

15. Ownership & Review of the Policy

The ownership of this policy shall be with Customer Service department. The periodicity of review of policy shall be 3 years. In the event of any amendment to the statutes/rules/regulatory guidelines applicable to the policy, same shall be deemed to be part of the policy from the effective date of the amendment. Such changes shall be incorporated in the policy immediately with the approval of MD & CEO and brought to the notice of Board and/or its relevant Committee(s), in the form of an information item, in the meeting that immediately follows. The responsibility for updating the policy shall be that of the owner department.

Where a change in policy is necessitated by exigencies like developments in industry practice, market needs etc., same shall be placed before the Board and/or its relevant Committee(s) for review and approval, before they become a part of the policy.

Integrated Ombudsman Scheme, 2021

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934), Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007) and Section 11 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

The Scheme shall apply to the services provided by a Bank in India to its customers under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Payment and Settlement Systems Act, 2007, and the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

Salient features of the Integrated Ombudsman Scheme, 2021

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines ‘deficiency in service’ as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of “not covered under the grounds listed in the scheme”.
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Bank and furnishing information in respect of complaints filed by customers against the Bank would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Bank will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director Incharge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Complaints can be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format. Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15 pm) - is operational.

* * * * *

**Address and Area of Operation of Nodal Officers
of the Bank for resolution of Customer Grievances**

S No	Zone	Address details of Nodal Officer	Nodal Officer
1.	Srinagar	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: united@jkbmail.com	Zonal Head Mr. Layek Jan email: layekahmed@jkbmail.com 8595123502
2.	Budgam	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: zoktwo@jkbmail.com	Zonal Head Mr. Shadab Mehboob email: shadab@jkbmail.com 9858390629
3.	Baramulla	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: zobara@jkbmail.com	Zonal Head Mr. Tanveer Ahmed Najar email: tanvir.ahmad@jkbmail.com 9596559922
4.	Pulwama	Zonal Office J&K Bank Building Pulwama 192301(J&K) Phone(LL): 01933-241204, 242226 Email: zopull@jkbmail.com	Zonal Head Mr. Irfan Anjum email: irfananjum@jkbmail.com 9906609595
5.	Anantnag	Zonal Office Bakshiabad, Anantnag 192101 (J&K) Phone(LL): 01932-2227340 Email: zoksou@jkbmail.com	Zonal Head Mr. Khavar Meraj Handoo email: Khavar@jkbmail.com 9419063422
6.	Jammu	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: couple@jkbmail.com	Zonal Head Mrs. Aneeta Nehru mail: aneeta.nehru@jkbmail.com 7006171001

S No	Zone	Address details of Nodal Officer	Nodal Officer
7.	Kathua	Zonal Office Kathua Near Forest Protection Office Hatli Morh Kathua 184102 Phone(LL): 01922-234663 Email: zojtwo@jkbmail.com	Zonal Head Mr. Suresh Kumar Chowdhary email: sureshchowdhary@jkbmail.com 9086077667
8.	Doda	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: zoudam@jkbmail.com	Zonal Head Mr. Vinay Gupta email: vinay.gupta@jkbmail.com 9419216698
9.	Udhampur	Zonal Office Near Sanson Petrol Pump, Domail Udhampur-182101. Phone(LL):01992270367 Email: zjnone@jkbmail.com	Zonal Head Mr. Lalit Prakash email: lalit.prakash@jkbmail.com 9419212791
10.	Rajouri	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: zorajo@jkbmail.com	Zonal Head Mr. Rajeev Kumar Digra email: rajeev.k.digra@jkbmail.com 9419296770
11.	Ladakh	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: priest@jkbmail.com	Zonal Head Mr. Tsewang Dorjai email: tsewang.dorjai@jkbmail.com 9419181281
12.	Delhi	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: favour@jkbmail.com	Zonal Head Mrs. Rosy Tickoo email: rosy.tickoo@jkbmail.com 9818942121

S No	Zone	Address details of Nodal Officer	Nodal Officer
13.	Mumbai	Zonal Office National Business Centre 1 st & 2 nd Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: sketch@jkbmail.com	Zonal Head Mr. Riaz Ahmed Wani email: riyaz.ahmad@jkbmail.com 9070010333

Address of Principal Nodal Officer of the Bank
Mr. Tariq Ali

General Manager

Contact No: 0194-2481930

 email: tariq.ali@jkbmail.com

Address: Office of the General Manager, Corporate Headquarters Srinagar.

Address and Area of Operation of Nodal Officers under Reserve Bank Integrated Ombudsman Scheme

Particulars of the Nodal Officer	Area of Operation
Mrs. Virender Kaur Deputy General Manager (S&C J&K and Ladakh) The Jammu & Kashmir Bank Ltd Zonal Office Rail Head Complex Jammu Phone: 0191-2471899 ; 9419110630 email: virender.kaur@jkbmail.com	Union Territories of J & K and Ladakh
Mrs. Kirti Sharma Deputy General Manager (S&C Rest of India) The Jammu & Kashmir Bank Ltd Zonal Office, Plot No. 132-134 Sector-44, Gurgaon (Haryana)- 122002 0124-4715800; 7840070010 email: kirti.sharma@jkbmail.com	Rest of India.

Chapter 5:

Framework

for

Door-Step Banking

Services

Framework for Door-Step Banking:

1) Door Step Banking Service (DSBS) was introduced by the bank for Senior Citizens of above 70 years of age and differently abled or infirm persons by virtue of Circular No. 356 dated 19.09.2018. Under DSBS, branches were advised to invariably provide basic banking facilities other than pick-up & delivery of cash, including delivery of demand drafts, pick-up of instruments against receipt, submission of KYC Documents and life certificates at the premises/residence of senior citizens of more than 70 years of age and differently abled or infirm persons including visually impaired. These services have been prescribed at the specific request / demand and in lieu of service charges of Rs.100+GST per request. The charges are over & above the existing prescribed service charges for a service as per extant Service Charges Schedule. However, there are no service charges for customers who avail this service for BSBD/Small accounts.

2) Background:

Reserve Bank of India vide its instructions in [2007](#) permitted banks to offer door step banking services and laid down general principles and broad parameters to be followed by Banks while offering “doorstep” services to their customers. Accordingly, banks were advised to prepare a scheme for offering “doorstep” banking services to their customers with the approval of their boards in accordance with the RBI guidelines (placed alongside).

RBI further vide their Circular No. [RBI/2017-18/89, DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017](#) and Circular No. [RBI/2019-20/203 DOR.CO.Leg.BC.No.59 /09.07.005/2019- 20 dated March 31, 2020](#) , reiterated that in view of the difficulties faced by Senior Citizens of more than 70 years of age and differently abled or infirm persons, banks were advised to make concerted efforts to provide basic banking services to such customers and take into account the following aspects:

- a. Banks shall offer the doorstep banking services on pan India basis. Banks should develop a Board approved framework for determining the nature of branches /centres where these services will be provided mandatorily and those where it will be provided on a best effort basis and make the policy public. The list of branches offering such doorstep banking services shall be displayed/updated on the bank’s website regularly.
- b. Banks shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in their websites.
- c. The progress made in this regard shall be reported to the Customer Service Committee of the Board every quarter.

3) Door Step Banking Framework

Pursuant to these guidelines from RBI, the guidelines were reiterated vide our Circular No. 331 dated 07.09.2021 and all branches were inter-alia advised to offer doorstep banking services to Senior Citizens of 70 years of age & above and differently abled persons, for the following services:-

- a. Delivery of Demand Drafts
- b. Pick-Up of Instruments against receipts
- c. Submission of KYC Documents for re-KYC
- d. Life Certificates at the premises / residence

The instructions were reiterated by the Bank to Operative levels vide our Circular No. 347 dated 31.08.2022, besides, the details of the services offered under DSBS to Senior Citizens above the age of 70 years and differently abled persons alongwith the list of branches offering DSB services were published / updated on Bank's Website.

Further, a mechanism was also put in place for capturing service requests from the customers in the system and deduction of the applicable Service Charges. Moreover, the doorstep banking services offered by the Bank over a period of time could also be extracted branch-wise or bank-wise in the form of a report / register for further actions.

However, in order to streamline the DSBS guidelines in line with the Reserve Bank of India guidelines, the said mechanism has been reviewed and revised framework containing the eligibility, services to be offered, delivery channel, reporting etc. as per succeeding paras is being proposed:

A) Eligibility:-

Door Step Banking facility can be offered to the following segment of persons having valid mobile numbers registered in their accounts and who are fully KYC-compliant:-

- a) Senior Citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including visually impaired persons
- b) Central and State/UT Pensioners
- c) Single and Joint Account holders with mode of operation as E or S, F or S only.

B) Services Offered under Door Step Banking Services

i) Non-Financial services:-

- 1) Demand Draft Request Pickup
- 2) Demand Draft Delivery
- 3) Cheque Requisition Slip Pick Up
- 4) Cheque Pick Up
- 5) New Cheque Book Delivery against Requisition Slip

- 6) Form 15G/H Delivery
- 7) Form 15G/H Pick up
- 8) Life Certificate Pickup
- 9) Term Deposit Receipt
- 10) Account statement
- 11) Submission or re-KYC documents
- 12) Others

- ii) **Financial Services:** The bank may also extend cash-pick up and cash withdrawal facilities to the customer.

Limits for Collection / delivery of cash	Cash Pickup	Cash Delivery
Maximum	Rs.50,000/-	Rs.50,000/-
Minimum	Rs.5,000/-	Rs.5,000/-
Thereafter in multiple of	Rs.1000/-	Rs.1000/-

C) Process involved:-

a) Customer Registration

Customers willing to obtain DSBS requires registering for the same through the following modes:-

- At base branch as per registration form (Annexure 1).
- Through IVR – Contact Centre*
- Through J&K Bank mPay*

*subject to customization

The customer shall also register his / her mobile and / or email id with the concerned branch to avail DSBS. Senior Citizens more than 70 years of age and Differently Abled or infirm persons may have to mandatorily register themselves for the service at the base branch or request the base branch to designate a branch of his/her choice for DSBS.

The registration process for DSBS shall be a one-time activity for such customers. The facility can be extended to other KYC-compliant individuals /customers on merit basis and as per discretion of the branch.

The following procedure shall be adopted after a customer registers for the DSBS:-

- If the customer registers himself/herself at base branch, the said branch shall use menu option DSBREG for updating the designated field for DSBS and the branch to be linked to DSBS in CBS.
- If the customer registers himself /herself over IVR, contact centre shall fill an online web-based form which shall be sent to the respective branch over mail. The branch shall follow the steps as above.

- If the customer registers himself /herself over mPay, the fields in CBS shall be automatically updated in the system with an email to the respective branch.

Reporting of registered DSBS customers:

The SOL-wise details of the DSBS customers can be extracted using option RPTGEN in the system and the Bank-wise details can be extracted through MIS Department and the same shall be used for reporting purpose of DSBS customers of the bank.

b) Receipt of request:

The request for DSBS can be received through any of the following modes:-

- a) Call over IVR to Contact Centre from their registered mobile number duly verified
 - b) Put up a DSB request on mobile application JK Bank mpay
 - c) Through Bank's Website (future roadmap)
- Door Step Banking Services through mobile banking / bank website shall be subject to customization.

c) Processing the Door Step Banking Request

The request received through any of the modes above shall be forwarded through e-mail to the respective branches. The broad process flow is provided below:

- i. After bank accepts the customer for providing the service, the customer can call bank's Contact Centre (10 AM to 5 PM on working days only) for availing the specific service.
- ii. The customer's identity shall be confirmed and the details of the request recorded.
- iii. The request shall be forwarded to the base branch of the customer or the branch which the customer has specified in his / her registration form, who will contact the customer, reconfirm eligibility to avail Doorstep Banking services and fix the date/time for the visit.
- iv. At the appointed time, the branch official shall visit the registered communication address of the customer and show his credentials.
- v. The branch official shall also verify the identity of customer through any valid Photo ID viz. Aadhaar, Passbook, Voter ID of the customer in original.
- vi. For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.

Branch Official shall ensure that the secrecy of customer accounts shall be maintained and necessary precautions shall be taken while delivering DSBS as these are just an extension of the services offered through branches.

Other Conditions:

- Door Step Banking Services will be available to customers having registered communication address within a radius of 3 Km from the base branch.
- These services will be rendered to the customer by the bank at customer's premises or residence only, as per the communication address registered with the Bank.

d) Delivery Channel

- i. DSB Services shall be provided through branch staff who shall be a regular employee or by engaging existing Business Correspondents. For financial services, BCs may offer doorstep services under the present ambit of kiosk banking through biometric verification of customer. However, in order to engage BCs for offering doorstep banking services, a supplementary agreement with the BC shall be done as per extant guidelines of FI Department, containing the modalities, commission and other terms & conditions for the doorstep banking.
- ii. In case bank decides to extend the facility to other customers, bank can engage Bank employees/Professional Service providers with experience/Cash management service providers for pickup and delivery of cash, cheque and other negotiable instruments from HNI customers, customers with substantial business relationship with the bank.
- iii. The service will be provided through all branches on PAN India Basis. Based on the concentration of Senior Citizen customers, bank has segregated the branches in the following categories:-

a) Mandatorily basis:

To facilitate its customers, Bank shall be offering Door Step Banking Services (DSBS) mandatorily through 179 branches selected for providing doorstep banking services as per Annexure-II wherein the number of customers over the age of 70 years are around 500 and above. The list of branches where DSB services shall be provided mandatorily will be uploaded on bank's web site. The list of branches will be reviewed and updated from time to time on Bank's website.

b) Best Effort basis: The remaining branches will be offering this service on best efforts basis. Bank will be making wide publicity for this service.

e) Service / Feedback Call:

After the Door Step Service is provided to the customers, the daily MIS of the same shall be shared with Contact Centre of the Bank by EOD. The Contact Centre shall make a service/feedback call to the customers for service quality and feedback which shall be recorded. The feedback shall be shared with Customer Care feedback for perusal and information. Corrective measures shall be taken in case of any deficiency in services.

D) Service Charges:

All the services rendered under “Doorstep Banking” are subject to payment of service charges by the customers. Senior Citizen / Differently Abled customer/other customers are required to bear the service charges circulated from time to time as under:-

S.No.	Type of Services	Charges
1.	Financial Services upto Rs. 20000/-	Rs.100+GST
2.	Financial Services beyond Rs.20000- Rs.50000	Rs.150+GST
3.	Non-Financial Services	Rs.100+GST

The service charges are subject to change from time to time. The charges will be displayed on the website. Any change in the charges will be notified to customers in advance at least 30 days before implementation.

E) Income on Door Step Banking Services

In order to ensure that there is no revenue leakage on account of the services offered under DSBS and services offered under this segment are properly recorded at each branch, the Bank has opened income office accounts titled “**Income on DSBS**” across the branches in consultation with GST Support Team.

In CGSTMAN option, branches shall deduct service charges, from the operative account of the customer and credit the same to the **Other charges A/c - Income on DSBS Services “xxxx53052 – 01”**.

F) Process of capturing details of doorstep in system

Branches shall capture the details of the Service provided to the customer in Tran Remarks. The following services /events have already been captured in the CBS (Finacle 10) and are auto-populated:-

Event Name	DSBS Description
DSBS 1	Demand Draft Request Pickup

DSBS 2	Demand Draft Delivery
DSBS 3	Cheque Requisition Slip Pick Up
DSBS 4	Cheque Pick Up
DSBS 5	New Cheque Book Delivery against Requisition Slip
DSBS 6	Form 15G/H Delivery
DSBS 7	Form 15G/H Pick up
DSBS 8	Life Certificate Pickup
DSBS 9	Term Deposit Receipt
DSBS 10	Account statement
DSBS 11	Submission or re-KYC documents
DSBS 12	Others

After capturing the events properly in CBS and deduction of service charges, bank through MIS Department shall be able to extract branch-wise or bank-wise report / register of the door-step banking services offered during a period for onward submission in the following format:-

S.No	Name of the Branch	Branch offering DSBS, if different	A/C No.	Customer Name	DSBS Request Type	Date/Time	Charges	Maker	Checker
1.									

G) Turn-Around-Time:-

The delivery of DSBS would be completed on best effort basis but not later than T+1 working days (holidays excluded). All request received up to 2.00 PM to be completed within 3 hours of request generation and request generated after that should be completed by 2:00 PM next working day.

H) Risk Management

The customer obtaining the DSB Services does not entail any financial liability on Bank for failure of DSBS delivery under circumstances beyond its control. The services should be seen as a mere extension of the banking services offered at branch and the liability of the bank would be the same as if the transaction were conducted at the branch. The registration for DSBS does not provide any right to the customer to claim the services at his doorstep.

In case of cash delivery/pickup risks shall be covered under Insurance for cash-in-transit.

I) Grievance Redressal Mechanism:

The grievance/ complaints received under DSBS category to be resolved through internal Grievance Redressal Mechanism at Customer Care Department of the Bank.

J) Reporting to Customer Committee of the Board

Customer Care Department, CBO shall put up quarterly progress of Door Step Banking Services offered to Senior Citizens and differently abled to Customer Service Committee of the Board for information.

K) Customer guidance and publicity

The bank shall display information regarding Door Step Banking facility on its website for the information of general public and also shall display / update the details of branches wherein door step banking services are provided mandatory and/ or on best effort basis. Besides, the bank shall also launch an awareness campaign through its CC&M Department for the awareness of customers.

Annexure- I



Branch _____

Date

Account Number

<input type="text"/>																			
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CKYC Number

<input type="text"/>																			
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Application Form Availing Door Step Banking Services by Senior Citizen (above 70years of age) / Pensioners / Differently abled persons

Application Form

Availing Door Step Banking Services by Senior Citizen
(above 70years of age) / Pensioners / Differently abled persons

Dear Sir / Madam,

1. I am maintaining Saving / Current / Pension A/c No. in your branch.

2. I wish to avail doorstep banking services offered by the Bank. I affirm and declare that I have read and understood the terms and conditions of the Door Step Banking facilities offered by J&K Bank on payment of service charges as decided by the bank.

3. I understand that the Door Step Banking Services shall be offered to fully KYC compliant accounts of Senior Citizens of more than 70 years old and differently abled, infirm (having medically certified chronic illness or disability) and visually impaired customers.

4. I confirm that as per the eligibility criteria laid by the bank, I am eligible for the Door Step Banking Services and the Bank may debit the applicable charges from my account.

Further, I furnish the requisite information as under :

Registered Mobile Number / Landline number _____

Name of Spouse / Children /close relative who may request for Door-step services on my behalf _____

Mode of Operation _____

Registered Address for Service Delivery _____

Preferred Branch for Door Step Banking Service _____

Distance from Branch _____

After having read, understood and agreeable to the following terms and conditions, I hereby apply for Door Step Banking facility to be provided by J&K Bank.

For Official Use:

Yours faithfully

Witness

Name:

Date:.....

Signature / Thumb impression of the ^{Customer} Verified

Branch Manager/ Authorized official of the Bank

Terms & Conditions

1. I, through this Application Form, do hereby request J&K Bank Ltd to grant me Doorstep Banking Services **(Services)** to the above account. I do hereby declare and confirm that I have personally read and understood and interpreted, in vernacular, in full, before execution, all terms & conditions mentioned hereunder and shall be bound by the terms and conditions as may be in force from time to time.
2. I understand that the Services shall be offered to fully KYC compliant accounts of Senior Citizens of more than 70 years old and differently abled, infirm(having medically certified chronic illness or disability) and visually impaired customers, Pensioners.
3. I understand that the Services shall be made available through base Branch or the preferred branch on working days between 10:00 AM and 2:00 PM. Requests received between 10:00 AM and 2:00 PM will be executed within the same day on best effort basis but not later than T+1 working day (holidays excluded), whereas requests received by the base branch after 2 PM will be executed on the next working day.
4. I further agree and acknowledge that in the event of COVID 19/natural calamities or any such unforeseen circumstances which are beyond the reasonable control of the Bank officials, the services will not be extended till the normalization of the situation in the particular area/city where the services are provided.
5. I agree and acknowledge that only one request can be made per day for availing Services.
6. I understand that the Services that shall be offered are Pickup and Delivery of Cash, Pickup and Delivery of Instruments, Delivery of DDs, Submission of KYC documents, Submission of Life Certificates, FD Receipts, RTGS, NEFT requests and any other requests as decided by the Bank.
7. I understand and confirm that the service shall be made if the request for the same is made by me to Customer Care Contact Center or to the Branch from my Registered Mobile Number with the Bank.
8. I understand that the Service shall be provided only at my/our address registered with the Bank in its records and is within 5 kms radius of the base Branch.
9. I understand that the Service Charge indicated below shall be applicable for availing the facility:

Request	Charge per visit (Exclusive of GST)
Financial Upto Rs. 20000/-	Rs.100
Beyond Rs.20000/- to Rs.50000/-	Rs.150
Non-Financial (Submission of KYC Documents and Life Certificates)	Rs.100

Other Conditions:

10. In case of cash Deposit or Pickup, the minimum amount shall be Rs.5,000/- and the maximum amount can be Rs.50,000. These amounts can be revised by the Bank at its sole discretion.
11. The charges for the provision of the Services, including revised charges, if any will be debited from the customer's account without prior notification to the customer. The charges may be revised from time to time by the Bank with a 30 days' notice to the customer. Such changes will be given effect only 30 days after the issue of notice through any of the medium as given below:-
 - i. Displaying on the Bank's website
 - ii. Displaying on the Notice Board at the Branches
12. Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.

13. Customer needs to share ID proof/ service request number (as applicable) with the Official/ Staff/service provider.
14. Customer should also verify the details of the the Official (with his ID card).
15. The Services shall be subject to the terms, conditions and covenants of the agreement between the Bank and the customer.
16. The request for cancellation/modification of a relevant service request shall be entertained through branch request only.
17. The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.
18. In case of transfer of account from one branch to another a fresh registration for Doorstep Banking services is not to be made at the transferee branch as already registered in CBS.
19. In case of change in Terms and conditions, the same shall be displayed in the Branch Notice or Bank website.

Signature / Thumb impression of the Customer

Annexure-II

LIST OF BRANCHES MANDATORY FOR DOORSTEP BANKING

S.NO	SOL ID	Branch Name
1	0025	R S PORA JAMMU
2	0078	BUDGAM, KASHMIR
3	0058	DODA MAIN
4	0024	AKHNOOR , MAIN BAZAR
5	0148	KARAN NAGAR, SRINAGAR
6	0036	BEERWA, BUDGAM
7	0318	CHAK MALAL, JAMMU
8	0008	CHADURA, BUDGAM
9	0027	SAMBA MAIN, JAMMU
10	0433	JANIPUR, JAMMU
11	1254	BUS STAND, TRAL
12	0321	TALAB TILOO, JAMMU
13	0032	VIJAYPUR JAMMU
14	0065	TRAL, MAIN
15	0066	RAMNAGAR, UDHAMPUR
16	0093	SUNDERBANI, RAJOURI
17	0020	MAIN BAZAR , RAJOURI
18	0071	KANGAN, GANDERBAL
19	0094	MENDHER POONCH
20	0279	REHARI JAMMU
21	0131	HANDWARA, MAIN
22	0256	PARIMPORA QAMMARWARI, SGR
23	0077	GANDHI NAGAR, JAMMU
24	0029	REASI, DIST. REASI
25	0031	KISHTWAR MAIN, KISHTWAR
26	0165	MANDI, POONCH
27	0023	CANAL ROAD JAMMU
28	0215	BISHNA MAIN BAZZAR
29	0334	AWANTIPORA PULWAMA
30	0059	MIRAN SAHIB , JAMMU
31	0213	T P BARAMULLA
32	0104	NAI BASTEE, SATWARI, JAMMU
33	0246	PATEL NAGAR, JAMMU
34	0017	QAZIGUND ANANTNAG
35	0007	UNIVERSITY CAMPUS HAZRATBAL SGR

36	0347	T.P SOPORE
37	0054	PULWAMA MAIN
38	1204	T.P BANDIPORA
39	0139	TANGMARG BARAMULLA
40	0280	THATRI, DODA
41	0012	KUPWARA MAIN, KUPWARA
42	0060	NAIDYAR RAINAWARI, SRINAGAR
43	0026	KATHUA MAIN
44	0064	BASOHLI KATHUA
45	0042	SURAN KOTE POONCH
46	0275	KHANSAHIB ,BUDGAM
47	0030	BHADERWAH MAIN,DODA
48	0114	TANGDAR, KUPWARA
49	0277	NARBAL BUDGAM KASHMIR
50	0021	SHALAMAR ROAD, JAMMU
51	0149	BAKSHI NAGAR, JAMMU
52	0248	BATAMALOO SRINAGAR
53	0019	POONCH, JAMMU
54	1218	PRITHVI RAJ ROAD
55	1209	ARNIA BISHNA , JAMMU
56	0043	THANA MANDI RAJOURI
57	0080	BANIHAL, RAMBAN
58	0372	BEMINA SRINAGR
59	0316	BANTALAB JAMMU
60	0010	KULGAM MAIN(0010)
61	0006	SAFAKADAL SRINAGAR
62	0085	NOWSHERA,RAJOURI
63	0089	SUMBAL SONAWRI BARAMULLA
64	0335	KHAGH, BUDGAM
65	0095	KOTRANKA, RAJOURI
66	0117	KRALPORA KUPWARA
67	0096	KARGIL
68	0069	LEH MAIN
69	0476	MURRAN ADDA PULWAMA
70	0331	SHAKTI NAGAR, UDHAMPUR
71	0039	MATTAN ANANTNAG
72	0160	LARNOO, ANANTNAG
73	0033	GHAGWAL SAMBA
74	0211	CHOWK CHABUTA JAMMU
75	0061	BANDIPORA MAIN
76	0200	CHANPORA BUDGAM, KASHMIR
77	0400	MARHEEN,HIRANAGER KATHUA
78	0005	RESIDENCY ROAD SRINAGAR

79	0013	PATTAN, BARAMULLA
80	1501	LAL BAZAR , SRINAGAR
81	1244	HOSPITAL ROAD SHOPIAN
82	0141	BARNOTI KATHUA
83	0111	KOKERNAG ANANTNAG
84	0129	HAJIN, BANDIPORA
85	0138	SOGAM KUPWARA
86	0081	GANDERBAL, SRINAGAR
87	0101	KHANYAR SRINAGAR
88	1252	RAMGARH, SAMBA
89	0090	MAGAM BUDGAM
90	0068	MAIN BAZAR SOPORE
91	0091	BIJBEHARA, ANANTNAG
92	0173	ANCHAR SRINAGAR - 0173
93	0442	DEVSAR KULGAM
94	0099	GANDOH,BALESSA
95	0542	PHINTER, KATHUA
96	0212	NANNAK NAGAR,JAMMU
97	0105	MAHORE, DISTRICT REASI
98	0087	RAMBAN MAIN BRANCH
99	0041	PAROLE KATHUA
100	0082	LANGATE,KUPWARA
101	0115	SHALIMAR , SRINAGAR
102	0249	NAWAKADAL SRINAGAR
103	0015	T.P.KULGAM
104	0014	T.P.ANANTNAG
105	0108	HIRANAGAR, MAIN BAZAR
106	0044	DOORU SHAHABAD,ANANTNAG
107	0259	GUJJAR MARKET, RAJOURI
108	0040	CHENANI,UDHAMPUR
109	0137	SHANGUS, NOWGAM, ANANTNAG
110	0436	SEER HAMDAN ANANTNAG
111	0051	LINK ROAD, JAMMU
112	1230	PARLIWAND,KATHUA
113	0070	K. B. ADDA BARAMULLA
114	0205	SEELO, SOPORE
115	1224	ZIRIPORA, BIJBEHARA ANANTNAG
116	0112	DANGIWACHA,BARAMULLA
117	0124	BANNI, KATHUA
118	0232	VERINAG, ANANTNAG
119	0100	ALAMGARI BAZAR SRINAGAR
120	0107	MAIN BAZAR BILLAWAR, KATHUA
121	0028	UDHAMPUR MAIN BRANCH

122	0382	PATEL NAGAR, KATHUA JAMMU
123	0556	DARHAL RAJOURI
124	1241	COMA HOUSING COLONY,UDHAMPUR
125	0016	PAMPORE, PULWAMA
126	0128	DAMHAL,HANJIPORA ANANTNAG(0128)
127	1262	NSM COLLEGE OF EDU , JAMMU
128	0375	TRIKUTA NAGAR JAMMU
129	0171	LARKIPORA, ANANTNAG
130	0034	KALAKOTE, RAJOURI
131	0356	BAGHI ALI MARDAN KHAN SRINAGAR
132	0229	BREIN NISHAT, SRINAGAR
133	0297	SOHAL, JAMMU
134	0180	JAWHAR NAGAR, RAJOURI
135	0047	BARİ BRAHAMANA JAMMU
136	0038	NOWHATTA SRINAGAR KASHMIR
137	0116	GANGYAL JAMMU
138	0076	RESIDENCY ROAD, JAMMU
139	0174	NUNNAR, GANDERBAL
140	0546	KUNZER,GULMARG ROAD
141	0113	ASHAJIPORA,ANANTNAG, KASHMIR
142	0219	WANPOH, ANANTNAG
143	0224	BHALLA, DODA, JAMMU
144	0536	NAGBAL, GANDERBAL, KMR
145	1247	NAGROTA (TOLL POST),JAMMU
146	0552	MAHANPUR TEHSIL BASOLI KATHUA
147	0144	GOVINDSAR, KATHUA
148	0226	NEWA PULWAMA
149	0361	RAWALPORA SRINAGAR
150	0303	HIRANAGAR MORH KATHUA
151	0558	RAJPURA, SAMBA
152	0154	PADDAR,KISHTWAR
153	0403	AISHMUQAM, ANANTNAG
154	0049	CHRARISHARIEF, BUDGAM
155	0169	SAFAPORA , MAIN CHOWK
156	0312	DRABSHALLA ,KISHTWAR.
157	0145	CHADWAL , KATHUA
158	0135	QASBA HYHAMA KUPWARA
159	0227	SINGHPORA,BARAMULLA
160	0168	SHADIMARG, PULWAMA
161	0394	GUND, KANGAN
162	0278	BARZULLA, SRINAGAR
163	0018	SHOPIAN, KASHMIR
164	0046	SALHER, R.S PORA JAMMU

165	0559	KARAN BAGH, JAMMU
166	0311	SANGALDAN, UDHAMPUR
167	0567	ROHAMA, BARAMULLA
168	0548	NASRULLAH PORA, BUDGAM
169	0351	KAKPORA PULWAMA
170	0580	KHUDWANI, KULGAM
171	0399	ZAINAPORA, PULWAMA
172	0132	KRERI PATTAN
173	0127	ALOOSA, BANDIPORA
174	0452	MANWAL, UDHAMPUR, JAMMU
175	0562	GOLE MARKET UDHAMPUR
176	0667	ZACHALDARA KUPWARA
177	0097	TOWN HALL, JAMMU
178	0462	CHATURGUL, ANANTNAG
179	0088	URI MAIN

The Jammu and Kashmir Bank Limited
 Corporate Headquarters, M. A. Road,
 Srinagar 190001, Kashmir (J&K)
www.jkbank.com, www.jkbank.net